

Idaho

Insurance

2002 Annual Report



Floating Golf Course on Lake Coeur d'Alene
photo courtesy Idaho Department of Commerce

Glaciers originally created beautiful Lake Coeur d'Alene in Northern Idaho. Today this international resort destination features great views, the world's longest floating boardwalk and a floating golf green.

State of Idaho
DEPARTMENT OF INSURANCE

700 West State Street, 3rd Floor
P. O. Box 83720
Boise, Idaho 83720-0043
Phone (208)334-4250
FAX # (208)334-4398

October 15, 2003

Honorable Dirk Kempthorne
Governor, State of Idaho
Statehouse
Boise, ID 83720

Dear Governor Kempthorne:



As Director of the Idaho Department of Insurance, I am pleased to submit to you the Department of Insurance Annual Report for the calendar year 2002, as required by Section 41-216, Idaho Code.

The statistics in this report are compiled from the December 31, 2002 annual statements filed with this department by insurance companies licensed in Idaho. The department continues to work to protect the rights of consumers, both individuals and businesses. At the same time we are working to fairly and firmly enforce the laws of Idaho.

I wish to commend and thank the staff of the department for their dedication and hard work on behalf of Idaho's insurance consumers. This report tells the story of their good work which goes on in many forms each day. Thank you for your support of the Department of Insurance and the opportunity to serve the insurance consumers of Idaho.

Respectfully submitted,

Mary L. Hartung

Mary L. Hartung
Director

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Administration



Lower Salmon River
photo courtesy Idaho Department of Commerce

The lower Main Salmon in North Central Idaho drops out of the forest near Riggins into narrow basalt gorges that squeeze the river runner for miles. Indians and early Chinese miners liked the seclusion of the lower Main. Discover and explore old homesteads, Chinese mining claims and Nez Perce Indian sites, accessible only by water. Unusually detailed pictographs can be seen on short hikes from the river. A scenic float is interspersed with exciting rapids like Snow Hole, China Bar, and Slide.

Department Of Insurance Directors

Director	Term of Office
Lucius C. Rice	1900
P. M. Davis	1901-1902
John H. Myer	1903-1904
Edward L. Ligget	1904-1905
C. D. Goaslind	1906-1909
I. C. Hattabaugh	1910-1911
E. F. Van Valkenburg	1912-1913
Geo. F. Steele	1914-1916
W. R. Hyatt	1917-1918
Howard J. Brace	1919-1922
D. C. Neifert	1923-1929
W. H. Bakes	1930-1937
T. M. Walrath	1938-1940
Joel Jenifer	1941-1942
Howard Cullimore	1943-1944
Edward B. McMonigle	1945-1947
James Hubbard	1948-1950
Leo O'Connell	1951-1967
John R. Blaine	1967-1972
Robert Hay	1972-1973
Monroe C. Gollaher	1974-1980
Trent M. Woods	1980-1984
Wayne L. Soward	1984-1987
Anthony J. Fagiano	1987-1991
George J. Neumayer	1991
Harry C. Walrath	1991-1994
James M. Alcorn	1994-1995
John Michael Brassey	1995
James M. Alcorn	1995-1998
Mary L. Hartung	1998-Present

Main Office:

700 W. State Street
P. O. Box 83720
Boise, ID 83720-0043

Phone: 208-334-4250

Fax Numbers:

DOI: 208-334-4398

SHIBA: 208-334-4389

Fire Marshal: 208-334-4375

Regional Offices:

SHIBA Regional Office

1445 Filmore, Suite 1104

Twin Falls, ID 83301

1-800-488-5731

Fax: 208-736-4714

Fire Marshal Regional Office

1820 E. 17th, Suite 365

Idaho Falls, ID 83404

Fire Prevention: 208-525-7022

Fax: 208-525-7066

Fire Investigation: 208-525-7209

Fax: 208-525-7212

Consumer Affairs/SHIBA Regional Office

611 Wilson Street, Suite 3A

Pocatello, ID 83201

Consumer Affairs: 208-236-6411

SHIBA: 1-800-488-5764

Fax: 208-236-6351

Fire Marshal Regional Office

Lewiston, ID 83501

Fire Prevention: 208-799-5024

Fax: 208-799-5155

Consumer Affairs/SHIBA/Fire Marshal Regional Office

2005 Ironwood Parkway, Suite 143

Coeur d'Alene, ID 83814

Consumer Affairs: 1-800-488-5725

Fax: 208-666-6849

Fire Marshal (investigation): 208-769-1447

SHIBA: 1-800-488-5725

Fax: 208-666-6767

Consumer Assistance Helpline

1-800-721-3272

Senior Health Insurance (SHIBA) Helpline

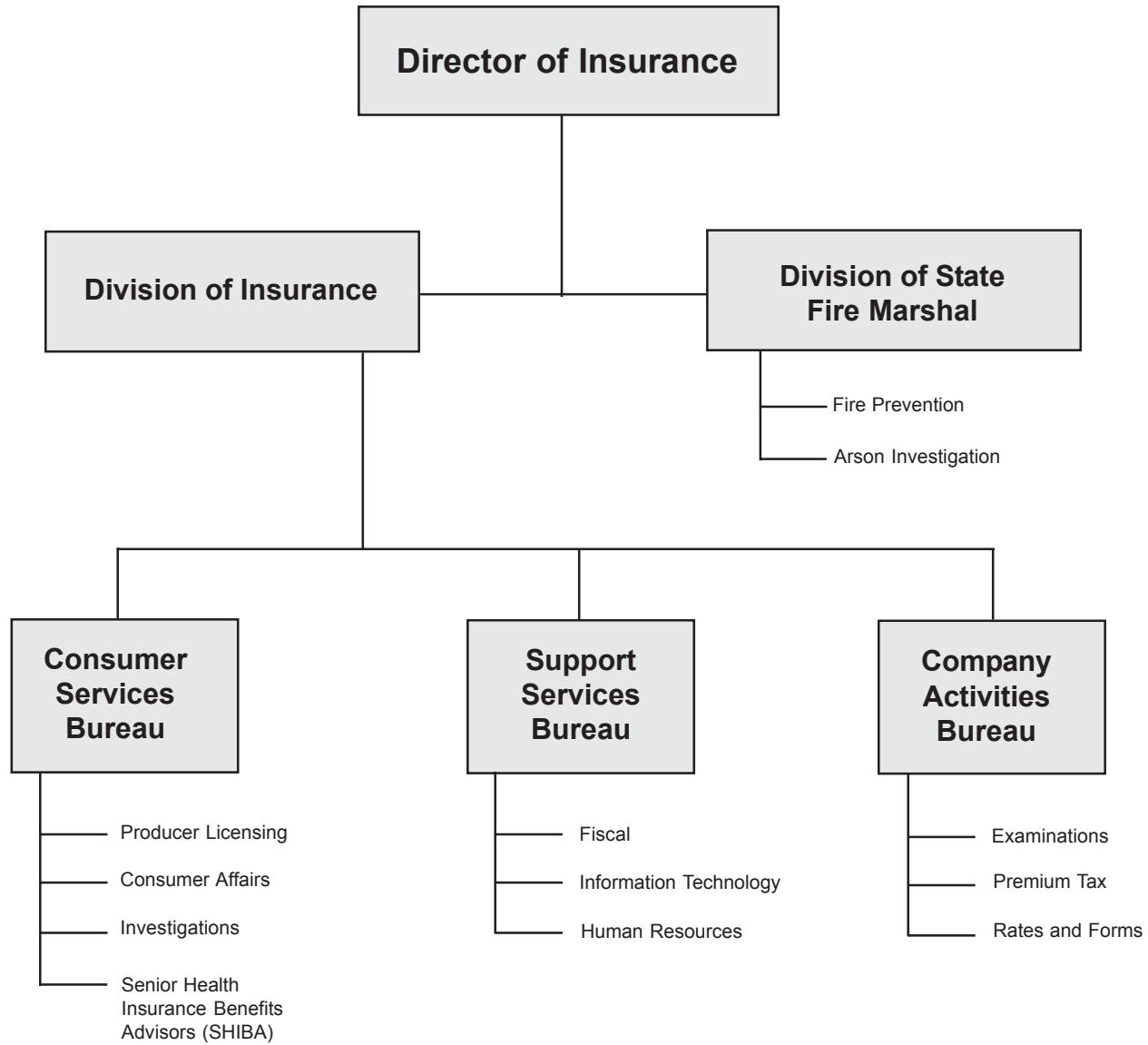
1-800-247-4422

Website: <http://www.doi.state.id.us>

Department of Insurance Mission Statement

*The mission of the
Department of Insurance is
to equitably, effectively
and efficiently administer
the Idaho Insurance Code
and the International Fire
Code.*

Organizational Chart



**The Department of Insurance is an
Equal Opportunity Employer**

Summary of Legislative Changes Enacted in 2002 Impacting the Department of Insurance or the Insurance Industry

Department of Insurance Legislation

HB 408. Personal Information Disclosure. Prohibits any person or company licensed under the insurance code from disclosing any non-public personal information contrary to the privacy requirements of the federal Gramm-Leach-Bliley Act and authorizes the Director of the Department of Insurance to adopt privacy rules consistent with the federal act. This legislation will allow the Director to adopt permanent rules governing privacy of consumer information received by insurance licensees. States are required to adopt these rules by federal law. Enables the Department of Insurance to implement the privacy section of the federal Gramm-Leach-Bliley Act.

HB 409. State Fire Marshal. Replaces references of Uniform Fire Code with the International Fire Code.

House Bills

HB 484. Surplus Lines Brokers. Amends the laws relating to surplus lines brokers to allow non-resident persons to become licensed as surplus lines brokers and makes other changes to comply with the federal Gramm-Leach-Bliley Act's requirements for producer licensing reciprocity among the states.

HB 505. Removes Sunset Provision Applicable to Index Rate Bands for Health Benefit Plans. Extends the sunset on rate bands from July 2002 to July 2004 and requires the Director of the Department of Insurance to provide a report to the House Business Committee and the Senate Commerce Committee regarding retention of the rate bands.

HB 599. Worker's Compensation. Amends existing law to provide equal income benefits for death to widows and widowers under the state's Worker's Compensation Law.

HB 665. Motor Vehicles Insurance. Amends existing law to clarify that parents or guardians shall not be jointly and severally liable for the negligence or willful misconduct of persons under 18 years of age if certain proof of financial responsibility is maintained.

HB 712. Fiscal Year 2003 Appropriation for the Department of Insurance.

Senate Bills

SB 1324. Fees and Commissions. Allows retail and wholesale producers to charge a fee in addition to commissions and requires that the amount of services to be provided for any such fees be disclosed in writing to the consumer or retail producer. It also excludes such fees from the definition of premium set forth at Idaho Code 41-1803.

SB 1341. Insurance Producers. Clean-up amendments to producer licensing laws to correct code references and delete references to consultants. As a result of the adoption of the model producer licensing act last year, code sections providing for licensed consultants were eliminated and numerous changes were made to Chapter 10 of Title 41. This bill corrects references to the changed code sections and deletes obsolete references to consultants.

SB 1342. Advising and Consulting. Provides that in order to charge a fee for giving advice or counsel regarding insurance, a person must be licensed as a producer, or must fall within one of the following categories: (1) an attorney; (2) a CPA; (3) an actuary; (4) providing advice only to insurers or producers; (5) acting as an expert witness to the Idaho rules of evidence; or (6) an investment advisor, investment advisor representative, or a federally covered investment advisor.

SB 1378. Insurers—Investments. Amends provisions governing the types of investments insurers can make in mortgage loans and real estate. The amendments increase the allowable loan to value ratio on residential mortgages from 75% to 80%, allow insurers to include as an admitted asset certain types of real estate subject to a plan of development, and increase the percentage of admitted assets that can be held for income producing purposes from 5% to 10%.

SB 1402. Relating to Motor Vehicle Service Contracts. Eliminates the requirement that motor vehicle service contracts be filed with the Department of Insurance.

SB 1406. Relating to Mortgage Guaranty Insurance. Changes the maximum allowable indebtedness that can be covered by mortgage guaranty insurance from 100% of the value of the fair market value of the property subject to the debt to 103% of the fair market value of the property. To be insurable, any amount of the loan in excess of 100% of fair market value of the property must have been used to pay finance fees and closing costs.

SB 1408. Credit Scoring. Prohibits insurers from making underwriting or rating decisions based primarily on a person's credit history. Applies only to property and casualty insurance to be used primarily for personal, family or household use.

SB 1444. Motor Vehicle Insurance For Drivers Over 65 Years of Age. Amends the law that allows drivers 65 and older to qualify for premium discounts by taking a safe-driving course to persons to qualify for the discount by taking a self-instructed safety course.

SB 1506. Relating to the Small Employer Health Reinsurance Program.

Amends the Small Employer Health Reinsurance Program law to clarify that newborn dependents are not eligible for enrollment in the reinsurance program unless a parent is already reinsured in the program. The amendment reinserts wording that was mistakenly deleted when the law was amended in 2000, and is retroactive to July 1, 2000.

SJM 112. Petitioning Congress to Take Action. Calling for the U.S. Congress to take action to establish a federal backstop to insure market stability and affordability of insurance covering terrorist activities and providing that the backstop should remain in place until a private market for terrorism coverage exists. Adopted.

Rules Adopted

<u>Rule No.</u>	<u>Name</u>
Rule 25 IDAPA 18.01.25	Title Insurance and Title Insurance Agents <i>Effective 3-15-02</i>
Rule 44 IDAPA 18.01.44	Producer Fees <i>Effective 3-15-02</i>
Rule 48 IDAPA 18.01.48	Privacy of Consumer Financial Information <i>Effective 7-1-01 (Temporary Rule)</i>
Rule 54 IDAPA 18.01.54	NAIC Medicare Supplement Insurance <i>Effective 3-15-02</i>
Rule 56 IDAPA 18.01.56	Illegal Inducements in Title Insurance <i>Effective 3-15-02</i>
Rule 69 IDAPA 18.01.69	Small Employer Health Ins Availability Act <i>Effective 3-15-02</i>
Rule 70 IDAPA 18.01.70	Small Employer Plan Design <i>Effective 3-15-02</i>
Rule 72 IDAPA 18.01.72	Individual Health Insurance Availability Act <i>Effective 3-15-02</i>
Rule 73 IDAPA 18.01.73	Individual Health Insurance Plan Design <i>Effective 3-15-02</i>

Bulletins Issued

<u>Bulletin No.</u>	<u>Subject</u>
No. 02-1	USA Patriot Act of 2001 Dated April 19, 2002
No. 02-2	Rate of Interest on Deferred Payment of Cash Surrendered Benefits Effective July 1, 2002 (Rescinds Bulletin 01-2) Dated July 1, 2002
No. 02-3	Eligible Surplus Lines Insurers - State of Idaho Dated November 1, 2002
No. 02-4	Voluntary Expedited Filing Procedures for Compliance with the Provisions of The Terrorism Risk Insurance Act of 2002 Dated December 26, 2002

Summary of Administrative Actions

Producers (Agents)

Licenses Revoked	5
Licenses Denied	18
Orders with Administrative Penalty	4

Companies

Certificates of Authority Revoked	2
Certificates of Authority Suspended	19
Orders Approving Non-Renewal	7
Orders with Administrative Penalty	5
Orders - Other	3

Other Legal Activity

Worker's Compensation Rate Deviation Orders	13
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Litigation Pending

Liquidations and Ancillary Receiverships in Fourth District Court

State of Idaho, Department of Insurance v. Mission Insurance Company Trust
Case No. 88616

In the Matter of the Liquidation of the Universe Life Insurance Company
Case No. CV OC 9601126D

Legal Action in Fourth District Court

General Fire & Casualty Company v. State of Idaho
Case No. CV OC 0208787D

Mary L. Hartung v. Capitol Indemnity Corporation
Case No. CV OC 0202637D

Support Services



Payette Lake - McCall
photo courtesy Idaho Department of Commerce

Located in the high country of Southwestern Idaho and nestled on the shore of Payette Lake, McCall is one of Idaho's most popular winter and summer resorts. Its setting beside Payette Lake makes it a recreational haven complete with water sports, golf, hiking and shopping. In winter, ski at nearby Brundage Mountain Ski Resort boasting 1300 acres of wide, elegantly-groomed runs and abundant powder glades.

Support Services Bureau

The Support Services Bureau was established to efficiently consolidate the common services of the department. The bureau consists of four sections: Fiscal, Information Technology, Personnel and Purchasing/Facilities. This consolidation allows the other bureaus/divisions to focus on delivering their services to Idaho's citizens and the insurance industry.

The Fiscal Section is responsible for employee payroll and the related time and attendance records, accounts payable and vendor record keeping (matching invoices and goods/services received), the department mailroom and related accounts receivable in accordance with Idaho Code, the annual budget request with all supporting documentation, developing dedicated revenue forecasts by revenue center, processing cash receipts and disbursements, and managing cash flows and overseeing budget management. This section is responsible for all financial record keeping utilizing the Controller's STARS system, the month-end and year-end accounting entries and all funds transfers. This section responds to requests for financial information and develops records to account for all state property in the department's care and assure its safekeeping.

The Information Technology Section provides the technology infrastructure, business applications and technology training and support necessary for the department to fulfill its regulatory role and to provide the efficiency offsets to an ever-increasing workload. IT ensures that authorized information is available to department employees, the public and industry. The section must constantly be aware of technological changes and be able to react to the needs of the department staff and their requirements to support a technologically sophisticated industry/public for access to the department and its information database.

The Human Resources Section provides resources to recruit and retain employees in a proactive manner, assists in proactively helping staff address wellness issues and maximizing their benefits, maintains personnel records and policies and assists staff in obtaining relevant training. This section assures that the department is in compliance with all governing laws, regulations and policies regarding employment issues.

The Purchasing/Facilities Section provides assistance in the acquisition of materials and services needed to accomplish program goals and assures that procurement is done in compliance with governing laws, regulations and policies. In addition, the section provides for the maintenance of our facilities (both local and remote), assures that the work environment for our employees is properly maintained and that the department's phone system is operating both effectively and efficiently.

Program Performance Report

Department of Insurance

Program Results and Effect:

The department continues to develop a single person analyst approach to financial/regulatory monitoring. We believe this enhances departmental responsiveness by maintaining a higher level of ongoing knowledge of company condition and reducing dependence on dated information received from periodic financial examinations.

We now utilize the NAIC Uniform Certificate of Authority Application. We share the standard goal of processing Primary applications within 90 days of receipt and Expansion and Corporate Amendments Applications within 60 days of receipt. Many of the applications are reviewed and approved or disapproved within 30 days.

The department's Premium Tax Section had gross collections for the fiscal year of over \$71 million. Of this amount, approximately \$3.4 million was distributed to the Fireman's Retirement Program, and \$5.1 million to the Refund Account, and \$3.6 million to the High Risk Reinsurance Pool. The remaining \$59.4 million transferred to the General Fund was 11% greater than projected.

After six consecutive years of unparalleled growth, the number of new insurance producers has finally leveled off. The Producer Licensing Section currently maintains licensing records for some 30,000 producers. Passage of the NAIC Producer Licensing Law has made licensing from state to state easier and less complicated. This licensing uniformity has had a dramatic effect on the licensing process, making it less confusing and consequently has decreased duplicate handling of applications due to applicant error.

The signing of the NAIC Continuing Education Reciprocity Agreement has reduced the number of Continuing Education courses that have to be reviewed by our Continuing Education Committee and have had a positive effect on the number of courses being approved each month.

The introduction of electronic license renewals, electronic application processing and, in the near future, electronic fingerprinting should have a dramatic effect on the licensing workload.

Insurance fraud in the United States and Idaho contributes to the higher premiums charged by insurance companies to the insurance-buying public. One objective of our Investigations Section is to aggressively pursue action to stop this type of crime through cooperative investigations with the industry and local law enforcement bureaus and through public education.

For more information contact Mary Hartung at 334-4250.

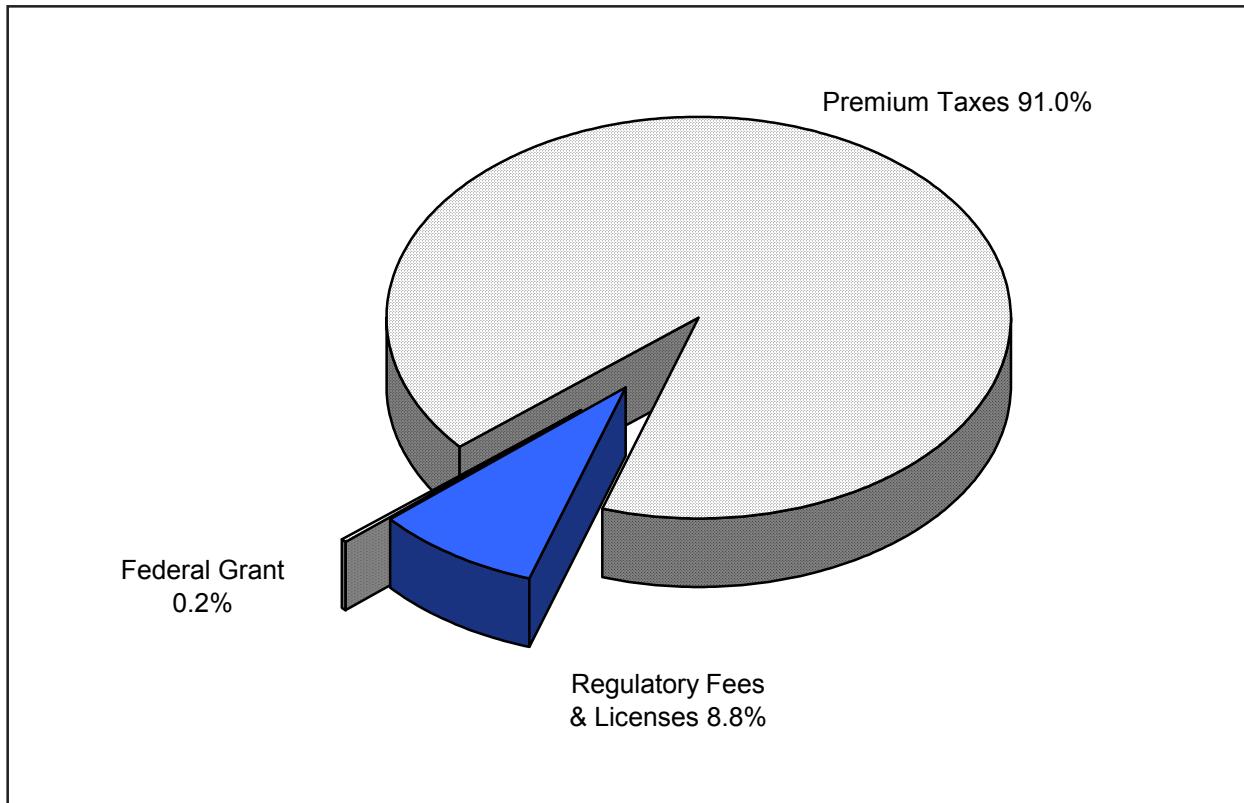
Department of Insurance - State Fire Marshal

Program Results and Effect:

The State Fire Marshal's ability to adopt new codes and train local officials in their use will reduce the losses citizens are subject to from fire. We provide limited manpower to assist local authorities with inspections and plan reviews which aids small communities with volunteer or limited paid departments that are unable to complete these tasks. All inspections and plan reviews are done at the request of local authorities. The collection and tabulation of fire data is vital to establish trends and code deficiencies. The investigation of fires and the prosecution of arson cases in small communities serve as a deterrent against future crime. All investigations are done at the request of local authorities.

For more information contact Mark Larson at 334-4370.

Department Fund Sources*
For the Fiscal Year Ended June 30, 2003



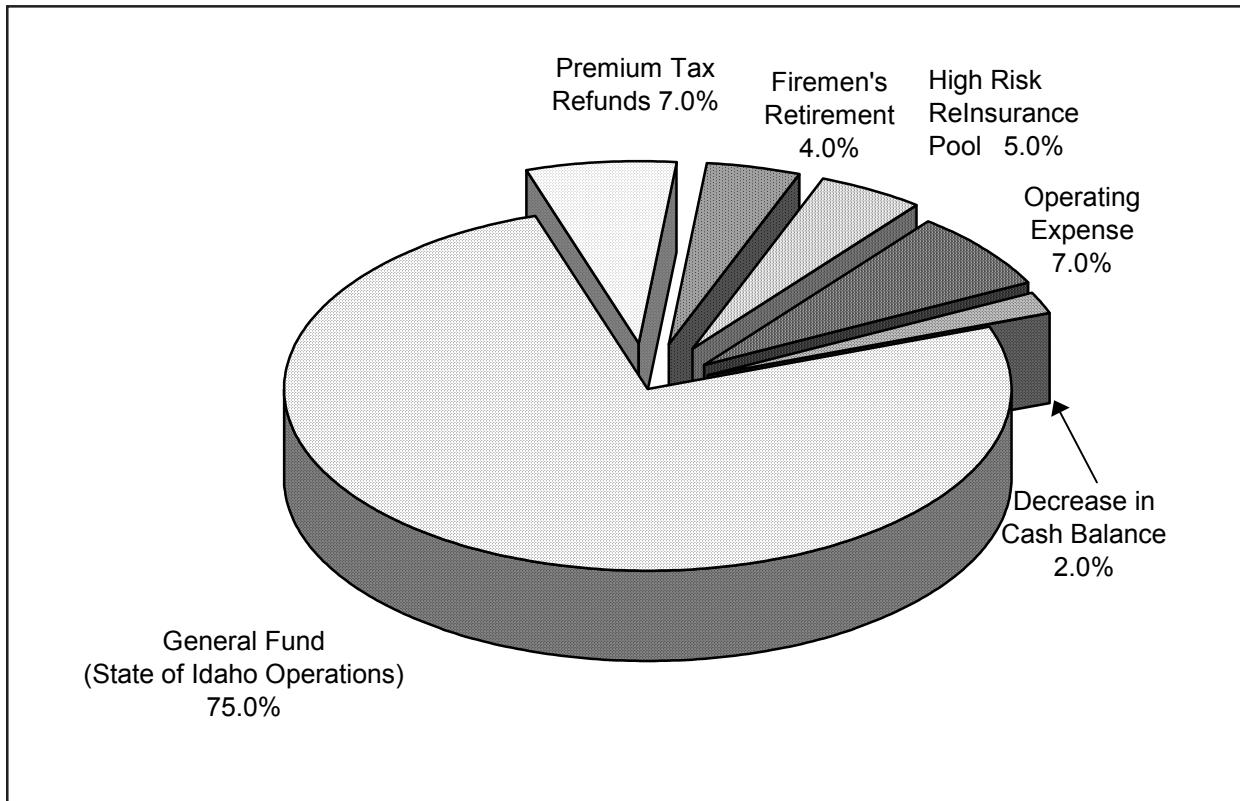
Premium Taxes, Fines & Penalties	\$ 71,592,400
Regulatory Fees & Licenses & Interest	6,943,500
Federal Grant	140,100
Total	<u>\$ 78,676,000</u>

Department receipts totaled over \$78 million in FY 03. Taxes on insurance premiums constituted the largest portion (91.0%) of these receipts, amounting to \$71.6 million. Regulatory fees and licenses of \$6.9 million and federal grant funds of \$140,000 accounted for the remainder of the FY 03 receipts. Although premium taxes represent the department's largest single source of receipts, these dollars are not utilized to finance department operations. The majority of premium tax proceeds are distributed to the General Fund to finance other State programs. The balance of the premium tax proceeds are distributed to the Premium Tax Refund Fund, the Firemen's Retirement Program and the High Risk Rensurance Pool.

*Includes the following funds: Insurance Administrative; Arson, Fire, and Fraud Prevention; and Federal Grant.

Department Fund Applications

For the Fiscal Year Ended June 30, 2003



General Fund	\$ 59,488,900
Premium Tax Refunds	5,127,400
Firemen's Retirement (PERSI)	3,383,400
High Risk Reinsurance Pool/Other	3,774,800
Department Operating Expenses	5,438,900
Increase in Cash Balance*	<u>1,462,600</u>
Total	<u>\$ 78,676,000</u>

In FY 03, distributions to the General Fund totaled more than \$59.2 million, while distributions to the Premium Tax Refund, Firemen's Retirement Program and High Risk Reinsurance Pool were \$5.4 million, \$3.4 million and \$3.8 million, respectively. The department's operations are funded by regulatory fees, licenses and other miscellaneous revenue sources. In FY 03, the department expended \$5.4 million, or 6.9% of its total receipts, to fund department program operations.

* Combined cash increase for the Insurance Administrative Fund; Fire and Fraud Fund; and the Federal Grant Fund.

Schedule of Receipts and Disbursements

For the Fiscal Year Ended June 30, 2003

Insurance Administrative Fund

Free Fund Balance, July 1, 2002	\$ 6,149,600
Encumbrances as of July 1, 2002	30,000
Total Free Fund Balance, July 1, 2002	<u>6,179,600</u>
Receipts	
Premium Taxes	\$ 71,487,400
Licenses, Permits and Fees	6,074,200
Fines & Penalties	105,000
Other Revenue	72,100
Suspense Account	-
Total Receipts	<u>77,738,700</u>
Total Cash Available	<u>83,918,300</u>
Disbursements	
Personnel Costs	2,956,200
Communication Services	94,200
Employee Development	32,700
Other Services (Clerical)	36,100
Professional Services	616,800
Repairs & Maintenance	23,000
Administrative Services	47,500
Data Processing Services	43,300
Employee Travel Costs	52,600
Supplies	38,300
Insurance	2,200
Rental & Operating Leases	232,700
Misc Expend (Investigative; Governmental Overhead)	279,400
Capital Outlay	48,700
Less: Total Disbursements	<u>(4,503,700)</u>
Less: Prior Period Expenditures	<u>(26,700)</u>
Transfers Out	
General Fund	59,249,500
Refund Fund	5,366,800
Firemen's Retirement (PERSI)	3,383,400
Insurance Insolvency Fund	200
Other/High Risk Reinsurance Pool	3,789,700
Less: Total Transfers Out	<u>(71,789,600)</u>
Free Fund Balance, June 30, 2003	<u>\$ 7,598,300</u>

Schedule of Receipts and Disbursements
For the Fiscal Year Ended June 30, 2003

Arson, Fire and Fraud Prevention Account

Free Fund Balance, July 1, 2002	\$ 1,269,500
Encumbrances as of July 1, 2002	<u>-</u>
Total Free Fund Balance, July 1, 2002	<u>1,269,500</u>
Receipts	
Licenses, Permits and Fees	\$ 751,500
Interest Income	<u>45,700</u>
Total Receipts	<u>797,200</u>
Total Cash Available	2,066,700
Disbursements	
Personnel Costs	523,000
Communication Services	12,900
Employee Development	12,600
Technical Services	114,400
Repairs & Maintenance	4,000
Administrative Services	5,700
Employee Travel Costs	17,600
Supplies	25,200
Insurance	200
Rental & Operations	29,900
Miscellaneous Expenditures	5,600
Capital Outlay	<u>2,400</u>
Less: Total Disbursements	(753,500)
Less: Encumbrances as of June 30, 2003	<u>-</u>
Free Fund Balance, June 30, 2003	<u>\$ 1,313,200</u>

Federal Grant Fund

Free Fund Balance, July 1, 2002	\$ 1,400
Encumbrances as of July 1, 2002	<u>-</u>
Total Free Fund Balance, July 1, 2002	<u>1,400</u>
Receipts	
Federal Grants	\$ 140,100
Total Receipts	140,100
Advances Received	<u>14,800</u>
Total Cash Available	156,300
Disbursements	
Personnel Costs	103,700
Operating Expenses	48,600
Sub Grantee Payments	2,500
Capital Outlay	<u>-</u>
Less: Total Disbursements	(154,800)
Less: Encumbrances as of June 30, 2003	<u>-</u>
Free Fund Balance, June 30, 2003	<u>\$ 1,500</u>

Schedule of Receipts and Disbursements
For the Fiscal Year Ended June 30, 2003

Insurance Refund Fund

Free Fund Balance, July 1, 2002	\$ 40,000
Transfers In from Insurance Administrative Fund	<u>5,366,800</u>
Total Cash Available	5,406,800
Disbursements	
Refunds of Premium Tax Overpayments	\$ <u>5,127,400</u>
Less: Total Disbursements	(5,127,400)
Transfers Out	
General Fund	239,400
General Fund	<u>-</u>
Less: Total Transfers Out	(239,400)
Free Fund Balance, June 30, 2003	\$ <u>40,000</u>

Insurance Insolvency Fund

Free Fund Balance, July 1, 2002	\$ 100,000
Receipts	-
Transfers In from Reduction in General Fund Transfer	<u>200</u>
Total Cash Available	100,200
Disbursements	
Personnel Cost	200
Supplies	-
Communication Services	-
Miscellaneous Expenditures	-
Professional Services	-
Employee Travel Costs	-
Less: Total Disbursements	(200)
Free Fund Balance, June 30, 2003	\$ <u>100,000</u>

Schedule of Receipts and Disbursements
For the Fiscal Year Ended June 30, 2003

Liquidation Trust Fund	
Free Fund Balance, July 1, 2002	\$232,300
Receipts	
Interest & Other Investment Income	\$353,500
Sale of Services, Goods & Property	13,200
Receipts to Trust	<u>240,500</u>
Total Receipts	\$607,200
Transfers in from	
Universe Long - Term Fund	<u>100,000</u>
Total Receipts and Transfers-In	<u>707,200</u>
Total Cash Available	\$939,500
Disbursements	
Operating Expense	\$169,100
Transfers Out	
Investment Purchase - Mission Insurance	\$200,000
Investment Purchase - Universe Insurance	<u>\$216,900</u>
	<u>416,900</u>
Less: Total Disbursements and Transfers Out	<u>(586,000)</u>
Free Fund Balance, June 30, 2002	<u>\$353,500</u>

Schedule of Assets and Fund Equity
June 30, 2003

Liquidation Trust Fund	
ASSETS	
Cash in State Treasury	\$ 353,500
Investments Held in Trust*	<u>7,428,800</u>
Total Assets	<u><u>7,782,300</u></u>
FUND EQUITY	
Undesignated Fund Equity	\$ 7,782,300
Total Fund Equity	<u><u>7,782,300</u></u>
* Treasurer's Long Term Investment Fund	

Information Technology

The Idaho Department of Insurance completed several significant projects during 2002 through the use of technology to meet the business goals of the department. We implemented an on-line renewal application which enables non-resident producers and agencies to renew their licenses via the web site and pay the renewal fees with a credit card. This application has significantly reduced the volume of mail, handling and depositing of checks, and the manual data entry of renewal information. To date, over 5,000 licensees have renewed their licenses on-line since this program began in July, 2002. The department is planning on implementing the same process for resident licensees during the first half of 2004. The department also implemented a license inquiry application on our web site, which enables industry and consumers to look up information on all producers, agencies and companies that hold a current license. This application alone has significantly reduced phone calls and mail inquiries to the department, allowing staff to devote more of their time to their respective jobs.

At the end of 2002, the department had over 30,000 licensed producers and agencies, an increase of approximately 10,000 licensees since 1999. The leveraging of technology through electronic licensing, producer appointments/terminations, license renewals and other technology improvements enabled the department to handle this tremendous increase in workload without additional staff resources in the Producer Licensing Section.

During 2002, the department promoted legislation to adopt the national Producer Licensing Model Act, which brings the department closer towards uniformity and reciprocity with other states and territories, and facilitated the use of electronic exchange of information between the department, the NAIC and the insurance industry.

The Department of Insurance is committed to continue leveraging technology to provide efficient, timely and cost-effective services to the insurance industry and consumers, using all technological resources available to accomplish this goal.

Consumer Services



Sawtooth Mountains
photo courtesy Idaho Department of Commerce

The magnificent Sawtooth Mountains located in Central Idaho are the crown jewels of Idaho's mountain ranges. Over 300 alpine lakes are nestled between forty-two peaks over 10,000 feet in elevation. Streams flowing from the Sawtooth Mountains merge in the valley to form the Salmon River, the legendary "River of No Return."

Consumer Services Bureau

The Consumer Services Bureau is divided into four sections: Consumer Affairs, Senior Health Insurance Benefits Advisors (SHIBA), Investigations and Producer Licensing. The bureau's primary function is to efficiently and effectively administer the Idaho Code by licensing insurance producers, providing educational opportunities to the public and insurance producers and to investigate violations of the Insurance Code in the market place.

The Consumer Affairs section is generally the department's primary contact with the public. Through the complaint process the public has an opportunity to submit their grievances, and the Consumer Services section then investigates the allegations. If the investigation shows that wrongdoing has occurred, the department will intervene on behalf of the consumer and will then try to rectify the problem through negotiations or through the administrative legal process.

Through the efforts of over 400 trained SHIBA volunteers, services are provided to seniors throughout the state. The SHIBA section counsels and assists the senior population regarding Medicare, Medicaid, and Medicare supplement insurance coverage, as well as long-term care insurance coverage. The volunteers assist seniors by answering their questions, reviewing their claims and referring them to the proper resource when further assistance is required.

The Investigations Section works closely with both consumers and the insurance companies in response to allegations of agent misconduct or insurance fraud. This section attempts to collect sufficient evidence and documentation to build a case that may be submitted to the department legal staff for administrative action, or if the case warrants, to the Attorney General's office or county prosecutors for criminal or civil action. This section also educates the public about insurance fraud and what it costs.

The Producer Licensing Section processes and reviews license applications, examines qualifications of applicants and issues and renews licenses for over 30,000 producers, both residents and non-residents. The section also oversees the Producers Continuing Education Program and monitors compliance with the continuing education requirements.

These sections of the Consumer Services Bureau work together to protect the public's interest and to make sure all participants - companies, producers and consumers - are in compliance with the laws and rules that regulate the insurance business in Idaho.

Producer Licensing

The department has continued to seek out new administrative efficiencies by utilizing electronic capabilities available to us. In 2002, the licensing section began receiving producer license renewals on-line. This electronic processing completely eliminates any hands-on labor for the department as well as giving the renewing licensees immediate renewal on-line.

In addition to on-line renewals, electronic appointment processing has grown to the point that about 50% of all appointments are processed through the system. This has taken one of the more labor-intensive tasks and reduced it to one half. Eventually, all appointments will be processed by electronic means.

The department anticipates that the number of new licensees will continue to rise; but as more applicants and licensees take advantage of electronic processes, we will be able to maintain our current level of efficient and effective service.

Continuing Education

On July 1, 1988, the Continuing Education Rule (IDAPA 18.01.53) became effective. The rule required that all resident producers obtain 40 credit hours within the producer's two-year licensing span. The Continuing Education Advisory Committee reviewed and approved the first submitted continuing education applications in December 1987.

Effective July 1, 2000 a change to Rule 53 provided that new resident producers obtain 40 credit hours of continuing education until after their third renewal date. Starting with their fourth two-year renewal span, the continuing education requirement is 12 credit hours for each line of insurance carried, but never more than 40 credit hours for all four lines. The lines of insurance requiring continuing education are life, health, property and casualty.

Highlights for Year 2002

- | | |
|------------------------------------|--------|
| ◆ Applications for licenses issued | 9,732 |
| ◆ Licenses issued | 8,526 |
| ◆ Total license at year end | 30,727 |
| ◆ CE applications submitted | 2,086 |
| ◆ CE applications approved | 2,059 |

Consumer Affairs

The Consumer Affairs Section assists Idaho residents in a number of ways, including analyzing consumer, company and producer complaints and problems relating to all facets of the insurance industry to determine if a violation of Idaho Code or contract provisions has occurred; providing assistance to consumers, companies, producers and legal representatives in the form of technical assistance on claims procedures, underwriting, insurance laws and rules; reviewing insurance contracts, policies and related documents to assure compliance with Idaho insurance laws and rules; conducting investigations concerning alleged violations of insurance laws and evaluating the merit of the complaint/inquiry and recommending a course of action to department staff and providing technical expertise for the market conduct examination of domestic and foreign insurers by providing market conduct support in the field as well as from the department offices.

Consumers can contact a Consumer Affairs Officer by telephone, toll-free Consumer Assistance Helpline, mail, fax, the internet or by visiting any one of the department's offices around the state in Boise, Coeur d'Alene and Pocatello as listed on page 3.

Highlights for Year 2002

◆ Written complaints received from consumers	1,341
◆ Written complaints closed	1,421
◆ Walk-in inquiries from consumers	358
◆ Telephone inquiries from consumers	11,645
◆ Referrals for administrative/legal action	30
◆ Funds recovered for the public	\$1,150,880

SHIBA Program **(Senior Health Insurance Benefits Advisors)**

The Senior Health Insurance Benefits Advisors (SHIBA) Program is a free information, counseling and assistance program for Medicare beneficiaries who have questions or problems about health insurance issues such as Medicare, Medicare supplement insurance, Medicare health plans and long-term care insurance.

During 2002 SHIBA staff, advocates and volunteer counselors focused on educating Medicare beneficiaries and senior service providers about rights and protections for people with Medicare, Medicare program updates, coordination of benefits, understanding Medigap, Medicare health plan options and long-term care issues. SHIBA assisted thousands of Medicare beneficiaries through statewide presentations and disseminating information at senior centers and to service providers and various community groups, attendance at conferences and health fairs and one-on-one counseling sessions.

Emerging issues impacting Medicare consumers include the new private fee-for-service plan, how to pay for prescription drug coverage and ongoing changes to the Medicare program. SHIBA staff continues to reach out to people with Medicare and their caregivers on these important healthcare issues.

Highlights for Year 2002

◆ Volunteer counseling hours	2,606
◆ One-on-one contacts in person	9,471
◆ People reached through community, educational and media presentations	91,402
◆ Calls for the year	21,453
◆ Savings to Medicare beneficiaries	\$787,981

Investigation and Insurance Fraud

The mission of the Investigations Unit is two-fold. First, to protect Idaho's insurance consumers from dishonest individuals conducting the business of insurance and, secondly, to investigate allegations of individuals filing fraudulent insurance claims against insurance companies.

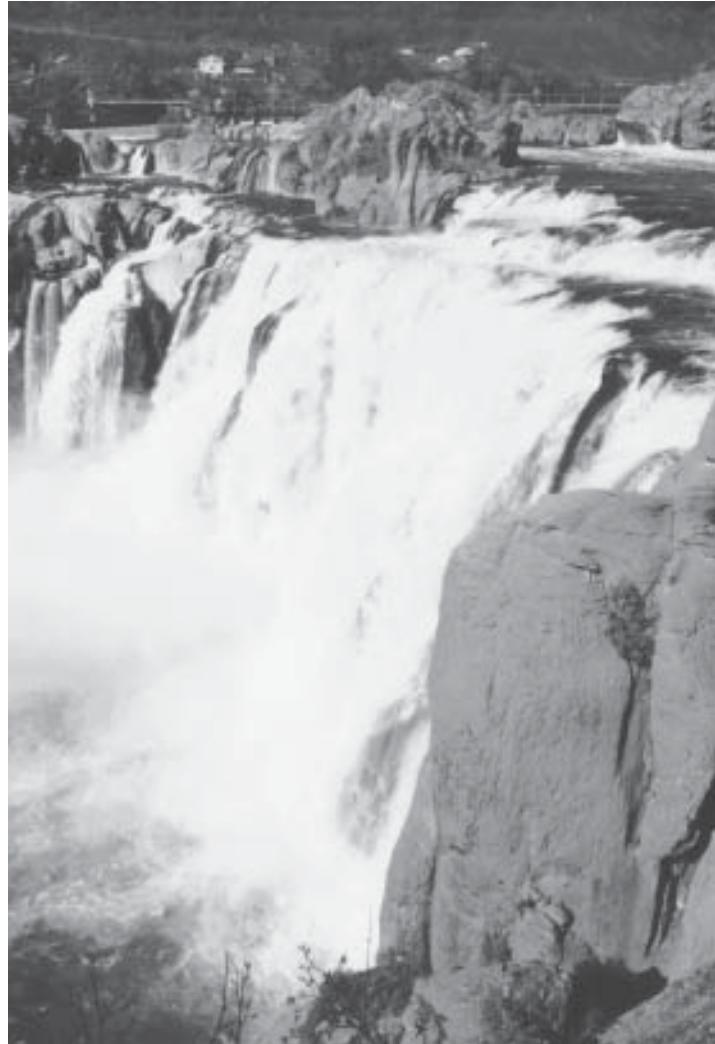
Whatever its form, insurance fraud is a crime that impacts everyone by increasing the cost of insurance premiums and related goods and services. When allowed to go unchecked it has been demonstrated that insurance fraud has had a severe negative effect on the economy as a whole.

The unit conducts criminal and administrative investigations throughout the state and in doing so works closely with the public, insurance industry and law enforcement. The Investigations Unit not only investigates and refers cases for criminal and administrative legal action, but also serves as an education resource to the insurance industry and law enforcement in preventing and recognizing insurance fraud. The public has also been educated on the dangers of insurance fraud through media presentations and the distribution of brochures and pamphlets.

Highlights for Year 2002

◆ Opened cases	247
◆ Closed cases	255
◆ Referred cases for criminal and administrative action	64
◆ Criminal and administrative convictions obtained	35
◆ Fiscal impact of cases handled	\$7.3 million

State Fire Marshal



Shoshone Falls
photo courtesy Idaho Department of Commerce

The Snake River echoes with the thundering crash of Shoshone Falls, the Niagara of the West. Here whitewater plunges 212 feet, 52 feet further than Niagara, bathing the area in a cool rainbow mist. October through April is the best time to view the falls. During the summer months, water is retained upstream for irrigation.

State Fire Marshal

Mission Statement

The State Fire Marshal's Office participates in and coordinates an integrated statewide system designed to protect human life from fire and explosions through fire prevention and the investigation of fires. The program involves fire prevention activities, fire/arson and investigations and the operation of various statistical systems, including the Idaho Fire Incident Reporting System (IFIRS).

The staff of the Office of the State Fire Marshal works with the fire departments across the state. They provide assistance with fire code interpretation, application and enforcement. They are also responsible for reviewing plans for all state owned or maintained buildings for compliance with fire and life safety codes. If requested by local fire departments the staff can also assist with local building plan reviews and inspections. The staff conducts training sessions on the adopted fire code, incident reporting procedures and fire investigations.

The State Fire Marshal has the statutory responsibility of being the chief arson investigation officer for the State of Idaho. He and his six deputies work with local authorities, when requested, on the investigation of fires and explosions in Idaho.

The State Fire Marshal Office also license the fire sprinkler contractors that work in Idaho, trains and certifies state fire inspections, license the persons that have businesses that import or wholesale fireworks in Idaho. They also maintain a record-keeping system that includes data submitted from fire agencies that cover approximately 95% of the population of Idaho. They are committed to FIGHTING FIRE WITH FACTS.

Highlights for Year 2002

◆ Total fires reported in Idaho	5,126
◆ Number of residential fires	1,426
◆ Total estimated dollar loss reported	\$29 million
◆ Civilian deaths reported	10
◆ Firefighter fatalities	0

Idaho Code 41-254 requires that the State Fire Marshal make an annual report to the Governor and the Legislature by the 15th of July each year. The detailed annual report can be found by going to the Department of Insurance website (www.doi.state.id.us) and clicking on the icon for the State Fire Marshal.

Company Activities



Bear Lake

photo courtesy Idaho Department of Commerce

Bear Lake, the twinkling gem of Southeast Idaho, straddles the Idaho-Utah border. Here soluble carbonates in the water create an astounding turquoise-blue color. It is ideal for fishing, sailing and powerboating and has one of the most popular swimming sites in a three-state area. Anglers can try for a native cutthroat or lake trout in the summer. In the winter, they can come back when the Bonneville Cisco run. The fish is found nowhere else on earth.

Company Activities Bureau

The Company Activities Bureau consists of three sections: Examinations, Premium Tax and Rates and Forms. Although each section has a separate function, all work in close association on some issues.

Examinations

The Examinations Section monitors the financial condition of all insurance entities conducting business in the state of Idaho to assure that each complies with Idaho law and that the financial obligations of the company to its policyholders will be met. Regulated insurance entities include domestic and foreign stock and mutual insurers, fraternal benefit societies, managed care organizations (MCOs), self-funded health care plans, risk retention and purchasing groups, and rating organizations. Additionally, Examinations includes a Senior Financial Examiner who regulates the title industry in Idaho.

Major functions of this section include:

- Initial licensing or authorization of insurers to transact business in the state via the granting of a certificate of authority. The admission process is completed in an effective and timely manner in order to admit financially sound insurers and other related entities that will offer quality insurance products and services to Idaho residents.
- Financial analysis and review of company financial reports to determine the company's compliance with all Idaho Code requirements, financial solvency and ability to meet its contractual obligations to policyholders. This area reviews annual statements, quarterly statements, audited financial statements and other filings made by an insurer. The section focuses primarily on the solvency of Idaho domestic insurers but also monitors foreign companies licensed in Idaho and performs reviews of foreign companies on an as-needed basis.
- Examination of the financial and market conduct condition of Idaho domestic insurers to ensure that they are operating in accordance with Idaho insurance laws and rules and the Statutory Accounting Practices and Procedures Manual. Examinations are prescribed by law to be conducted at least every five years, but may be undertaken more frequently if the director deems necessary.
- Regulation of all aspects of title agencies operating in Idaho. This includes title agent licensing, contract examiner oversight, routine examinations of title agent operations and title plants, review of 3-year escrow audits, handling consumer and industry complaints, enforcing compliance with Idaho Code and IDAPA rules, reviewing escrow rate filings and reviewing insurer title insurance rates and forms, as required.

Premium Tax

Premium taxes are collected by the Department of Insurance, deposited in the Insurance Administrative Fund #0229 10 to be distributed as follows: 20% to the refund account; a portion, based on a predetermined factor, to the firemen's retirement account; that portion (not to exceed \$200,000 in any one year) necessary to cover administrative costs incurred by the department in placing insurance companies into receivership or under administrative supervision to the extent that such costs cannot be satisfied from the assets of the companies; and the balance to the general fund (Idaho Code, Section 41-406). Premium taxes collected from authorized insurers are in lieu of all other state and local taxes payable in the State of Idaho with the exception of real property tax (Idaho Code, Section 41-405).

Premium tax offsets are allowed to the extent of 100% of the premium tax liability, unless otherwise indicated.

- Domestic Examination Expense - A premium tax offset is allowed to domestic insurers for any expense paid to an examiner, actuary or other designated assistant. This offset is allowed in any of the five years following the year of payment (Idaho Code, Section 41-228(3)).
- Worker's Compensation Offset - All worker's compensation insurers must pay a 2.5% premium tax on all business written to the Idaho Industrial Commission (Idaho Code, Section 72-523). Insurers are allowed to offset 1.3% of this tax against the worker's compensation tax liability to the Department of Insurance (Idaho Code, Section 72-523). The offset cannot be allowed against any other lines of insurance.
- Idaho Life & Health Guaranty Association Offset - A premium tax offset is allowed for all Class B and C assessments. Insurers may take any portion of the assessment as an offset in any of the five years following the year the assessment is paid. Effective 1-1-94, offsets are limited to **20%** of each assessment paid after this date. An allowable offset, or portion thereof, not used in any calendar year cannot be carried over or back to any other year. The total offsets cannot exceed the tax liability or total assessment paid. (Idaho Code, Section 41-4314(1)).

The annual premium tax liability is based on calendar year premiums written. Premium taxes are prepaid in quarterly installments based on the prior year's premiums and the current year's tax rates. The installments are as follows: 60% due June 15; 20% due September 15; and 15% due December 15. The reconciliation payment is made on March 1 of the next year (Idaho Code, Section 41-402(3)).

**Summary of Premium Tax Collection
Calendar Years 1998 through 2002
(all figures are rounded to the nearest thousand)**

STOCK & MUTUAL INSURERS:

Calendar Year	Taxable Premiums	Percentage Increase of Premiums	Premium Tax
1998	2,039,990,000	4.51%	47,325,000
1999	2,190,183,000	7.36%	50,423,000
2000	2,456,832,000	12.17% *	56,037,000
2001	2,610,748,000	6.26% *	59,461,000
2002	2,834,987,000	8.59%	64,339,000

5 year average: \$2,426,548,000 \$55,517,000

The Idaho Code sections pertaining to premium tax for Stock and Mutual insurers are 41-401 through 41-405. *Increase is result of "Blues" reclassifying business for reporting purposes.

HOSPITAL & PROFESSIONAL SERVICE CORPORATIONS:

Calendar Year	Premiums Written	Percentage Increase of Premiums Written	Subscriber Tax
1998	24,265,000	7.65%	31,000
1999	25,873,000	6.63%	33,000
2000	28,531,000	10.27%	34,000
2001	30,133,000	5.61%	41,000
2002	31,165,000	3.42%	76,000

5 year average: \$27,993,400 \$43,000

The Idaho Code section pertaining to premium tax for Hospital and Professional Service Corporations is 41-3427.

MANAGED CARE ORGANIZATIONS:*

Calendar Year	Premiums Written	Percentage Increase of Premiums Written	Subscriber/Premium Tax
1998	100,338,000	3.09% *	2,094,000
1999	118,857,000	18.46%	1,422,000
2000	8,942,000	-92.48% **	245,000
2001	3,238,000	-63.79% **	89,000
2002	4,923,000	52.04%	112,000

5 year average: \$47,259,600 \$792,400

The Idaho Code section pertaining to premium tax for Managed Care Organizations is 41-3922.

*Effective July 1, 1997, Health Maintenance Organizations subscriber tax became Managed Care Organizations paying at premium tax rate.

**Decrease is result of "Blues" reclassifying business for reporting purposes.

SURPLUS LINES BROKERS:

Calendar Year	Taxable Premiums	Percentage Increase of Premiums	Premium Tax
1998	14,646,000	7.18%	403,000
1999	18,972,000	29.54%	522,000
2000	24,590,000	29.61%	676,000
2001	27,885,000	13.40%	767,000
2002	35,379,000	26.87%	973,000

5 year average: \$24,294,400 \$668,200

The Idaho Code section pertaining to premium tax for Surplus Lines Brokers is 41-1229.

TITLE INSURERS:

Calendar Year	Taxable Premiums	Percentage Increase of Premiums	Premium Tax
1998	11,359,000	35.52%	170,000
1999	12,442,000	9.53%	187,000
2000	10,212,000	-17.92%	153,000
2001	13,816,000	35.29%	207,000
2002	16,586,000	20.05%	249,000

5 year average: \$12,883,000 \$193,200

The Idaho Code sections pertaining to premium tax for Title insurers are 41-402 through 41-405.

RISK RETENTION GROUPS:

Calendar Year	Taxable Premiums	Percentage Increase of Premiums	Premium Tax
1998	2,271,000	8.66%	62,000
1999	2,444,000	7.62%	67,000
2000	2,693,000	10.19%	74,000
2001	3,379,000	25.47%	93,000
2002	3,259,000	-3.55%	90,000

5 year average: \$2,809,200 \$77,200

The Idaho Code sections pertaining to premium tax for Risk Retention Groups are 41-4805, 41-402 through 41-405.

Premium Tax Rates - Calendar Years 1998 through 2002

CALENDAR YEAR	STOCK & MUTUAL INSURERS	HOSPITAL & PROFESSIONAL SERVICE CORPORATIONS	HEALTH MAINTENANCE ORGANIZATIONS	SELF-FUNDED HEALTH CARE PLANS	SURPLUS LINES BROKERS	TITLE INSURERS	RISK RETENTION GROUPS
1998	2.75% (1.4% if qualified for reduced rate)	4 cents per subscriber certificate per month	2.75% (1.4% if qualified for reduced rate)	4 cents per beneficiary per month	2.75%	1.5%	2.75% (1.4% if qualified for reduced rate)
1999	2.75% (1.4% if qualified for reduced rate)	4 cents per subscriber certificate per month	2.75% (1.4% if qualified for reduced rate)	4 cents per beneficiary per month	2.75%	1.5%	2.75% (1.4% if qualified for reduced rate)
2000	2.75% (1.4% if qualified for reduced rate)	4 cents per subscriber certificate per month	2.75% (1.4% if qualified for reduced rate)	4 cents per beneficiary per month	2.75%	1.5%	2.75% (1.4% if qualified for reduced rate)
2001	2.75% (1.4% if qualified for reduced rate)	4 cents per subscriber certificate per month	2.75% (1.4% if qualified for reduced rate)	4 cents per beneficiary per month	2.75%	1.5%	2.75% (1.4% if qualified for reduced rate)
2002	2.75% (1.4% if qualified for reduced rate)	4 cents per subscriber certificate per month	2.75% (1.4% if qualified for reduced rate)	4 cents per beneficiary per month	2.75%	1.5%	2.75% (1.4% if qualified for reduced rate)

Company Examinations and Admissions

Companies Admitted>Listed in 2002

<u>Type</u>	<u>License</u>	<u>Company Name</u>	<u>Domicile State</u>
PC	3412	Accident Fund Insurance Company of America	MI
SL	3432	Alea North America Specialty Insurance Company	DE
CA	3422	American Center for Law and Justice	VA
SL	3435	American Western Home Insurance Company	OK
CA	3370	Annuity Board of the Southern Baptist Convention	TX
SL	3364	Apspecialty Insurance Corporation	MI
PG	3414	Arrowhead Public Risk Purchasing Group	DC
SL	3395	Atlantic Casualty Insurance Company	NC
CA	3399	BLI	OH
CA	3401	Brooklyn College Foundation, Inc.	NY
RR	3400	Builders & Contractors Insurance Company RRG	NV
RR	3376	Capital Assurance Risk Retention Group, Inc.	SC
CA	3379	Catholic Medical Mission Board	NY
PC	3428	Colonial Surety Company	PA
LC	3433	Continental American Insurance Company	SC
CA	3381	Cooperative for Assistance and Relief Everywhere Inc.	GA
CA	3371	Crosier Fathers and Brothers	MN
MV	3373	Dealers Alliance Corporation	OH
PC	3427	Dentists Insurance Company (The)	CA
CA	3397	Disabled American Veterans Charitable Service Trust	OH
CA	3368	Earthjustice Legal Defense Fund	CA
LC	3392	Educators Mutual Life Insurance Company	PA
PG	3404	Educators Protection Group	IL
PC	3434	Encompass Indemnity Company	FL
PG	3426	Expert Risk Purchasing Group, Inc.	TX
PC	3409	Fortress Insurance Company	IL
SL	3377	Glencoe Insurance LTD	Alien
LC	3420	Government Personnel Mutual Life Insurance Company	TX
CA	3378	Grace University	NE
PG	3421	Great American Cities Purchasing Group, Inc.	OH
RR	3423	GSFS Risk Retention Group, Inc.	SC
MV	3374	Guardian Warranty Corp. (The)	PA
PC	3396	Hartford Steam Boiler Inspection and Insurance Company of Connecticut	CT
RR	3385	Heritage Warranty Mutual Insurance Risk Retention Group, Inc.	SC
CA	3380	In Tough Foundation	GA
SL	3416	Lantana Insurance LTD	Alien
RR	3424	Lenders Protection Assurance Company RRG	NE
CA	3382	Liberty University Trust	VA
PC	3387	Manufacturers Alliance Insurance Company	PA
RR	3384	Marathon Financial Insurance Company, Inc. RRG	SC
PG	3389	Medical Data & Billing Insurance Liability Risk Purchasing Group	WI
CA	3372	Mission Society Foundation, Inc.	GA
CA	3436	Morris Animal Foundation	CO
CA	3393	Mountain States Tumor Institute	ID

Companies Admitted>Listed in 2002 (continued)

Type	License	Company Name	Domicile State
RR	3369	National Independent Truckers Insurance Company, Inc., A Risk Retention Group	SC
PG	2750	National Professional Purchasing Group Association, Inc.	IL
CA	3390	National Spiritual Assembly of the Baha'is of the U.S.	IL
CA	3363	North Pacific Union Conference Association of Seventh- Day Adventists	WA
PG	3383	Omnirisk Purchasing Group, Inc.	TX
PG	3411	Outdoor & Recreational Insurance Company	DC
LC	3415	Pan-American Assurance Company	LA
PC	3388	Pennsylvania Manufacturers Indemnity Company	PA
CA	3366	People for the Ethical Treatment of Animals, Inc.	VA
PG	3425	Prosecute Lawyers Purchasing Group	IA
PC	3430	Republic Mortgage Insurance Company of NC	NC
PG	3394	Restaurant Owners PG, Inc.	CT
PC	3367	Sagamore Insurance Company	IN
CA	3402	School of the Ozarks DBA College of the Ozarks	MO
MV	3398	Serviceguard Systems, Inc.	Alien
CA	3391	Simon Wiesenthal Center	NY
CA	3408	Southern Baptist Foundation	TN
PG	3365	Sports & Fitness Insurance Purchasing Group Association	MS
RR	3413	Steel Tank Insurance Company, A Risk Retention Group	VT
CA	3419	Thunderbird, The American Graduate School of International Management	AZ
RR	3386	Titan Insurance Company, Inc., A Risk Retention Group	SC
LC	3418	U.S. Financial Life Insurance Company	OH
LC	3417	Unimerica Insurance Company	WI
PC	3407	Western United Insurance Company	CA
CA	3429	Wheaton College	IL
CA	3431	Whitman College	WA
LC	3403	William Penn Life Insurance Company of New York	NY
CA	3405	World Radio Missionary Fellowship, Inc., DBA HCJB World Radio	FL

Key:

AO-Advisory Organization
CA-Charitable Gift Annuities
HM-Health Maintenance Organization
LC-Life and Disability Insurer
MV-Motor Vehicle Service Contract Provider
PC-Property Casualty Insurer
PG-Purchasing Group

RC-Reinsurance Only Company
SF-Self-Funded Health Care Plans
SL-Surplus Lines
TC-Title Companies
TO-Trustee Reinsurer
UI-Unauthorized Insurer

Classification of Active and Suspended Companies

Licensed

Life & Disability	548
Property & Casualty	780
Title	14
County Mutual Fire	2
Fraternal Benefit Societies	13
Managed Care Organizations	3
Hospital and Professional Service Corporations	2
Hospital Liabilities Trusts	0
Petroleum Clean Water Trusts	1
Rating Organizations	9
Self-Funded Employee Health Care Plans	1

Listed

Accredited Reinsurers	18
Advisory Organizations	9
Joint Reinsurance Associations	2
Purchasing Groups	209
Risk Retention Groups	50
Surplus Lines	148
Trusteed Reinsurers	7

Other Regulated Entities

Guaranty Associations	2
Surplus Lines Associations	1
Total Companies Regulated	1,819

Companies Withdrawn, Suspended or Revoked in 2002

Acceptance Insurance Company – Withdrew April 25, 2002
Ammia, Inc. – Withdrew February 21, 2002
Aristar Insurance Company – Withdrew May 14, 2002
ASP Purchasing Group, Inc. – Withdrew February 21, 2002
Association of Trial Lawyers Assurance (A Mutual RRG) – Withdrew June 13, 2002
Association of Trial Lawyers Assurance Risk Purchasing Group, Inc. – Withdrew May 17, 2002
Association of Truck Operators – Withdrew September 10, 2002
Athletics & Special Events Purchasing Group Association – Withdrew January 8, 2002
AXA Global Risks (UK) Limited – Withdrew January 9, 2002
E+S Rückversicherungs-Aktiengesellschaft – Withdrew June 10, 2002
Employment/Staffing Purchasing Group Association – Withdrew April 15, 2002
First Continental Life & Accident Insurance Company – Suspended June 17, 2002
Fremont Indemnity Company – Suspended May 29, 2002
Gulf Insurance Company UK Limited – Withdrew December 12, 2002
Health Ventures Corporation – Withdrew February 28, 2002
Highlands Insurance Company – Suspended July 17, 2002
Insurance Professionals Purchasing Group Association – Withdrew April 15, 2002
Insurance Purchasing Group Association – Withdrew September 12, 2002
Legion Indemnity Company - Withdrew April 18, 2002
Legion Insurance Company – Suspended May 1, 2002
London Pacific Life & Annuity Company – Suspended July 19, 2002
Millers Insurance Company (The) – November 20, 2002
MMI Healthcare Interests – Withdrew February 28, 2002
MMI Physician Interests – Withdrew February 28, 2002
National Legal Professional Liability Purchasing Group – Withdrew March 25, 2002
National Purchasing Group For Pest Control Operators, Inc. – Withdrew July 12, 2002
National Real Estate Professionals Purchasing Group – Withdrew March 25, 2002
Newark Insurance Company – Suspended July 15, 2002
Northwestern National Casualty Company – Suspended July 17, 2002
Odyssey Re (Bermuda) Limited – Withdrew June 10, 2002
Omaha Indemnity Company (The) – Withdrew October 22, 2002
Paula Insurance Company – Revoked July 17, 2002
Pennsylvania Casualty Company – Suspended January 2, 2002
PHICO Insurance Company – Revoked February 26, 2002
Preferred Dental Association of America Purchasing Group, Inc. – Withdrew January 10, 2002
Professional's Risk Purchasing Group, Inc. - Withdrew January 8, 2002
Proinsure-Consultants/Managers Risk Purchasing Group, Inc. – Withdrew February 21, 2002
Reliance Insurance Company – Revoked July 15, 2002
South Carolina Insurance Company – Suspended October 7, 2002
Storage Facilities Risk Purchasing Group, Inc. – Withdrew March 5, 2002
Sweeps Risk Purchasing Group, Inc. – Withdrew April 25, 2002
Unionamerica Insurance Company Limited – Withdrew January 25, 2002
Villanova Insurance Company – Suspended May 1, 2002
Wasatch Crest Insurance Company – Suspended July 17, 2002
Wasatch Crest Mutual Insurance Company – Suspended January 31, 2002
Wausau General Insurance Company – Withdrew August 19, 2002
Western Indemnity Insurance Company – Withdrew May 20, 2002

Rates and Forms

The Rates and Forms Section accepts property, casualty, health and life policies with contracts and related forms, along with the company certification ensuring the forms comply with Idaho Code and law and are not ambiguous, misleading or deceptive. The section accepts advertising filings for life and health and rate filings for various lines of insurance including private passenger automobile, homeowners, farm owners, mobile homeowners, personal inland marine, auto, boiler and machinery, burglary and theft, commercial fire and allied lines, fidelity, surety, bond, financial guaranty, personal liability, personal umbrella liability, commercial liability and life and health. The key importance is assuring that rates are not inadequate, excessive or unfairly discriminatory.

This section is primarily responsible for administering rate and form laws on a file and use basis. Idaho Code Section 41-1812 states that "No basic insurance policy or annuity contract form, or application form where written application is required and is to be made part of the policy or contract, or printed rider or endorsement form or form of renewal certificate, shall be delivered, or issued for delivery in this state, unless the form has been filed with the director." Although all major lines of insurance are monitored, the section is alert to filings involving private passenger automobile rate changes, bail bonds, certificates of assumption, company mergers, credit life and disability, crop hail rates, consumer credit reporting, health products, long term care, managed care organizations, Medicare supplements, titles, workers comp, and riders involving war, military action or terrorism. Unless the forms are submitted and filed with the Rates and Forms Section, these may not be issued to residents of Idaho. The department receives policy and rate filings from over 1,500 companies licensed to sell products in Idaho.

Highlights for Year 2002

Business Line	Forms	Rate
Aircraft	373	2
Advertising	1,638	2
Annuities	3,058	5
Boiler & Machinery	1,222	3
Commercial Auto	2,166	43
Crime	11	20
Credit Life	125	6
Commercial Multiperil	6,094	119
Commercial Property	2,526	27
Dwelling Property	187	7
Fraternal Organizations	322	2
Farmowners	384	10
Fidelity/Surety	446	20
Group Health	1,702	46
General Liability	13,533	185
Group Life	365	3
Health Maintenance Organizations	196	7
Homeowners	1,297	38
Individual Health	1,829	110
Individual Life	2,591	77
Commercial Inland Marine	1,381	43
Personal Auto	905	62
Personal Inland Marine	181	11
Title	146	4
Other	376	2

Summary of Annual Statements



Grand Targhee Ski and Summer Resort
photo courtesy Idaho Department of Commerce

Grand Targhee Resort is famous for spectacular snow and magnificent scenery and offers skiers two mountains totaling 3000 acres. It is nestled in Wyoming's majestic Grand Teton Mountains. Although the Grand Tetons lie in Wyoming, their presence enhances the scenic and recreational value of all of Eastern Idaho.

Summary of Annual Statements

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2002 Business

Fire

INSURER		PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
FACTORY MUTUAL INS CO		1,979,496	10.60%	1,875,222	1,309,174	69.81%	2,307
UNITED HERITAGE PROPERTY & CASUALTY CO		1,698,943	9.09%	1,614,186	675,357	41.84%	8,623
TRAVELERS INDEMNITY CO (THE)		1,125,677	6.03%	796,177	1,645,970	206.73%	33,337
ALLIANZ INS CO		967,041	5.18%	619,023	195,483	31.58%	7,311
HARTFORD FIRE INS CO		807,845	4.32%	619,458	8,134	1.31%	760
SAFECO INS CO OF AMERICA		794,327	4.25%	819,813	296,181	36.13%	5,645
AMERICAN SECURITY INS CO		773,266	4.14%	692,379	109,174	15.77%	0
NATIONAL CASUALTY CO		628,266	3.36%	630,179	243,538	38.65%	7,845
OREGON MUTUAL INS CO		558,697	2.99%	549,042	186,804	34.02%	(532)
AMERICAN STATES INS CO		465,746	2.49%	355,497	272,029	76.52%	(486)
WESTCHESTER FIRE INS CO		455,109	2.44%	578,953	119,193	20.59%	9,236
MUTUAL OF ENUMCLAW INS CO		425,624	2.28%	479,958	180,073	37.52%	450
TWIN FALLS MUTUAL INS CO		390,897	2.09%	363,487	150,573	41.42%	5,634
EMPLOYERS MUTUAL CASUALTY CO		377,434	2.02%	393,319	13,438	3.42%	(273)
AFFILIATED FM INS CO		354,750	1.90%	295,778	(83,142)	-28.11%	(333)
AMERICAN GUARANTEE AND LIABILITY INS CO		271,311	1.45%	340,797	(10,292)	-3.02%	0
WESTPORT INS CORP		252,915	1.35%	172,960	(4,291)	-2.48%	(340)
UNITED STATES FIRE INS CO		237,113	1.27%	184,982	9,233	4.99%	11,468
FARM BUREAU MUTUAL INS CO OF IDAHO		228,192	1.22%	192,973	186,281	96.53%	958
UNIVERSAL UNDERWRITERS INS CO		226,457	1.21%	223,417	331	0.15%	(152)
ALL OTHER	(169)	5,664,087	30.32%	5,980,512	3,898,343	65.18%	155,341
	TOTAL	18,683,193	100.00%	17,778,112	9,401,584	52.88%	246,799

Allied Lines

INSURER		PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
FACTORY MUTUAL INS CO		4,009,022	17.66%	3,925,815	1,992,660	50.76%	2,334
ACE PROPERTY AND CASUALTY INS CO		2,423,595	10.68%	2,423,595	3,572,543	147.41%	0
ALLIANCE INS CO, INC.		2,068,604	9.11%	2,068,604	1,868,191	90.31%	14,121
AMERICAN GROWERS INS CO		1,433,042	6.31%	1,433,042	1,311,006	91.48%	0
GREENWICH INS CO		1,293,387	5.70%	1,200,695	711,222	59.23%	38,586
FARM BUREAU MUTUAL INS CO OF IDAHO		1,043,251	4.60%	1,043,251	1,449,584	138.95%	48,428
EMPIRE FIRE AND MARINE INS CO		977,764	4.31%	974,831	371,692	38.13%	153
TRAVELERS INDEMNITY CO (THE)		877,248	3.86%	630,265	50,452	8.00%	698
SAFECO INS CO OF AMERICA		648,427	2.86%	660,135	449,536	68.10%	10,095

2002 Business
Allied Lines (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
CONTINENTAL CASUALTY CO	564,167	2.49%	515,202	(3,458,716)	-671.33%	(9,777)
FIREMAN'S FUND INS CO	440,372	1.94%	438,685	42,275	9.64%	(8)
ALLIANZ INS CO	429,854	1.89%	170,971	218,464	127.78%	29,899
FIDELITY AND DEPOSIT CO OF MARYLAND	325,426	1.43%	309,004	80,765	26.14%	11,741
OREGON MUTUAL INS CO	270,924	1.19%	264,618	217,979	82.37%	(863)
AMERICAN SECURITY INS CO	252,398	1.11%	218,599	20,922	9.57%	0
MUTUAL OF ENUMCLAW INS CO	240,386	1.06%	263,136	250,542	95.21%	2,193
GREAT AMERICAN INS CO	232,648	1.03%	243,458	17,313	7.11%	382
NATIONAL CASUALTY CO	223,884	0.99%	224,414	22,937	10.22%	19,741
GENERAL INS CO OF AMERICA	215,282	0.95%	218,293	51,316	23.51%	8,405
UNITED STATES FIRE INS CO	204,343	0.90%	231,376	5,165	2.23%	3,395
ALL OTHERS (173)	4,524,409	19.93%	4,004,404	659,347	16.47%	125,756
TOTAL	22,698,433	100.00%	21,462,393	9,905,195	46.15%	305,279

Multiple Peril Crop

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
AMERICAN GROWERS INS CO	11,000,101	34.04%	11,000,101	13,102,609	119.11%	2,650
ACE PROPERTY AND CASUALTY INS CO	8,004,177	24.77%	8,004,177	1,829,766	22.86%	0
GUIDEONE SPECIALTY MUTUAL INS CO	5,929,278	18.35%	5,929,278	1,069,385	18.04%	0
ALLIANCE INS CO, INC.	2,546,916	7.88%	2,546,916	2,570,312	100.92%	0
RURAL COMMUNITY INS CO	1,494,995	4.63%	975,840	479,789	49.17%	0
FIREMAN'S FUND INS CO	1,363,297	4.22%	1,363,297	1,500,004	110.03%	4,808
HARTFORD CASUALTY INS CO	561,027	1.74%	563,651	512,901	91.00%	0
PRODUCERS AGRICULTURE INS CO	462,516	1.43%	462,516	194,088	41.96%	8,501
HARTFORD INS CO OF THE MIDWEST	319,803	0.99%	319,803	128,453	40.17%	0
FARM BUREAU MUTUAL INS CO OF IDAHO	298,847	0.92%	298,847	294,813	98.65%	0
GREAT AMERICAN INS CO OF NEW YORK	284,288	0.88%	286,154	(1,351,819)	-472.41%	(4,673)
AGRI GENERAL INS CO	94,273	0.29%	94,448	52,802	55.91%	0
STATE FARM FIRE & CASUALTY CO	23,463	0.07%	23,463	32,824	139.90%	0
MUTUAL OF ENUMCLAW INS CO	1,598	0.00%	1,242	0	0.00%	0
GREAT AMERICAN INS CO	0	0.00%	0	(2)	0.00%	8
MODERN SERVICE INS CO	(3,983)	-0.01%	(3,983)	0	0.00%	0
AMERICAN AGRI-BUSINESS INS CO	(14,756)	-0.05%	(14,756)	(362,532)	2456.84%	0
MUTUAL SERVICE CASUALTY INS CO	(16,638)	-0.05%	(16,638)	67,941	-408.35%	0

2002 Business
Multiple Peril Crop (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
CONTINENTAL CASUALTY CO	(35,535)	-0.11%	(35,535)	0	0.00%	0
TOTAL	32,313,667	100.00%	31,798,821	20,121,334	63.28%	11,294

Federal Flood

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM FIRE & CASUALTY CO	378,911	20.24%	368,122	9,778	2.66%	0
ALLSTATE INS CO	270,662	14.46%	265,082	0	0.00%	0
HARTFORD FIRE INS CO	245,445	13.11%	221,440	3,859	1.74%	350
FARMERS INS CO OF IDAHO	169,497	9.05%	147,690	14,657	9.92%	915
AMERICAN BANKERS INS CO OF FLORIDA	157,108	8.39%	155,264	88	0.06%	(233)
FIRST COMMUNITY INS CO	122,609	6.55%	112,767	54,417	48.26%	463
AMERICAN RELIABLE INS CO	106,193	5.67%	67,162	0	0.00%	0
STANDARD FIRE INS CO (THE)	99,296	5.30%	87,085	60,323	69.27%	1,874
OMAHA PROPERTY AND CASUALTY INS CO	94,473	5.05%	93,759	(69)	-0.07%	0
USAA GENERAL INDEMNITY CO	79,518	4.25%	77,200	0	0.00%	0
SELECTIVE INS CO OF NEW YORK	43,521	2.32%	36,106	934	2.59%	31
SOUTH CAROLINA INS CO	43,498	2.32%	44,720	7,813	17.47%	725
PRUDENTIAL PROPERTY AND CASUALTY INS CO	14,699	0.79%	15,551	(107)	-0.69%	(3)
AMERICAN HOME ASSURANCE CO	11,110	0.59%	9,491	1,898	20.00%	95
NATIONWIDE MUTUAL FIRE INS CO	10,474	0.56%	11,154	232	2.08%	12
LIBERTY MUTUAL FIRE INS CO	8,827	0.47%	8,882	0	0.00%	0
AMERICAN COMMERCE INS CO	4,887	0.26%	3,376	837	24.79%	0
CENTURY-NATIONAL INS CO	4,138	0.22%	4,439	0	0.00%	0
SECURITY INS CO OF HARTFORD	3,958	0.21%	3,809	212	5.57%	(2)
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	1,364	0.07%	1,310	0	0.00%	0
ALL OTHERS (7)	2,124	0.11%	4,649	(1,130)	-24.31%	37
TOTAL	1,872,312	100.00%	1,739,058	153,742	8.84%	4,264

Farmowners Multiple Peril

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
FARM BUREAU MUTUAL INS CO OF IDAHO	11,645,237	37.03%	11,497,140	11,852,448	103.09%	689,583
MUTUAL OF ENUMCLAW INS CO	4,068,073	12.94%	3,497,082	3,605,168	103.09%	315,691

2002 Business
Farmowners Multiple Peril (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
NATIONWIDE MUTUAL INS CO	2,871,526	9.13%	2,686,238	1,596,336	59.43%	28,574
UNIGARD INS CO	1,972,005	6.27%	1,985,231	822,663	41.44%	16,594
FARMERS ALLIANCE MUTUAL INS CO	1,651,850	5.25%	1,534,811	887,663	57.84%	34,247
AMERICAN STATES INS CO	1,613,696	5.13%	1,614,166	1,165,599	72.21%	66,381
STATE FARM FIRE & CASUALTY CO	1,347,917	4.29%	1,293,462	520,973	40.28%	(21,987)
ONEBEACON INS CO	1,141,868	3.63%	855,728	263,663	30.81%	1,143
UNITED HERITAGE PROPERTY & CASUALTY CO	1,071,801	3.41%	1,020,484	223,764	21.93%	120,315
ROYAL INS CO OF AMERICA	770,454	2.45%	662,905	321,094	48.44%	9,492
TWIN FALLS MUTUAL INS CO	438,251	1.39%	452,622	478,729	105.77%	24,284
TRINITY UNIVERSAL INS CO OF KANSAS, INC.	354,680	1.13%	306,492	300,417	98.02%	29,001
INDEMNITY INS CO OF NORTH AMERICA	339,134	1.08%	236,463	145,490	61.53%	3,700
GRANGE INS ASSOCIATION	339,037	1.08%	325,317	96,013	29.51%	478
OREGON MUTUAL INS CO	323,852	1.03%	316,629	196,731	62.13%	(14,983)
ROCKY MOUNTAIN FIRE & CASUALTY CO	275,740	0.88%	205,523	87,932	42.78%	(103)
FIREMAN'S FUND INS CO	175,799	0.56%	168,442	37,055	22.00%	2,339
TRAVELERS INDEMNITY CO OF AMERICA (THE)	174,516	0.56%	207,253	66,032	31.86%	(38,411)
GEM STATE INS CO	159,060	0.51%	155,214	22,450	14.46%	14,647
CLARENDON NATIONAL INS CO	148,842	0.47%	177,470	(21,218)	-11.96%	931
ALL OTHERS (37)	561,448	1.79%	1,028,134	1,494,934	145.40%	98,419
TOTAL	31,444,786	100.00%	30,226,806	24,163,936	79.94%	1,380,335

Homeowners Multiple Peril

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM FIRE & CASUALTY CO	26,012,272	18.55%	24,036,322	13,745,519	57.19%	3,109
FARMERS INS CO OF IDAHO	20,322,085	14.49%	17,972,778	12,777,271	71.09%	725,181
ALLSTATE INS CO	13,195,273	9.41%	12,432,031	8,674,763	69.78%	207,560
SAFECO INS CO OF AMERICA	10,337,691	7.37%	10,636,676	6,313,935	59.36%	327,038
FARM BUREAU MUTUAL INS CO OF IDAHO	9,999,745	7.13%	9,553,463	7,754,682	81.17%	293,846
MUTUAL OF ENUMCLAW INS CO	7,601,416	5.42%	7,286,920	5,170,709	70.96%	308,693
UNITED SERVICES AUTOMOBILE ASSOCIATION	3,032,752	2.16%	2,861,429	1,418,235	49.56%	13,157
OREGON MUTUAL INS CO	2,871,522	2.05%	2,813,026	2,001,793	71.16%	59,788
FOREMOST INS CO	2,837,176	2.02%	2,659,318	1,282,973	48.24%	4,087
ALLSTATE INDEMNITY CO	2,746,147	1.96%	1,680,123	728,979	43.39%	24,649
VIGILANT INS CO	2,365,834	1.69%	2,098,588	242,483	11.55%	(57,372)
FARMERS INS EXCHANGE	2,112,199	1.51%	1,954,759	1,415,780	72.43%	263,983
UNITED HERITAGE PROPERTY & CASUALTY CO	2,039,257	1.45%	1,765,498	1,017,037	57.61%	5,507
HARTFORD INS CO OF THE MIDWEST	1,973,354	1.41%	1,970,298	524,390	26.61%	62,480

2002 Business
Homeowners Multiple Peril (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
ALLIED PROPERTY AND CASUALTY INS CO	1,948,324	1.39%	1,846,033	1,550,920	84.01%	33,050
GEM STATE INS CO	1,942,821	1.39%	1,671,971	759,341	45.42%	(1,053)
NORTH PACIFIC INS CO	1,557,847	1.11%	1,084,020	1,108,963	102.30%	53,387
USAA CASUALTY INS CO	1,514,638	1.08%	1,370,356	723,553	52.80%	(24,944)
UNIGARD INDEMNITY CO	1,505,096	1.07%	1,403,157	1,246,615	88.84%	95,309
LIBERTY MUTUAL FIRE INS CO	1,492,567	1.06%	1,280,132	911,807	71.23%	10,676
ALL OTHERS (120)	22,795,396	16.26%	21,830,102	18,820,419	86.21%	483,321
TOTAL	140,203,412	100.00%	130,207,000	88,190,167	67.73%	2,891,452

Commercial Multiple Peril (Non-Liability Portion)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM FIRE & CASUALTY CO	26,012,272	18.55%	24,036,322	13,745,519	57.19%	829
FARMERS INS CO OF IDAHO	20,322,085	14.49%	17,972,778	12,777,271	71.09%	28,945
ALLSTATE INS CO	13,195,273	9.41%	12,432,031	8,674,763	69.78%	(25,364)
SAFECO INS CO OF AMERICA	10,337,691	7.37%	10,636,676	6,313,935	59.36%	(1,346)
FARM BUREAU MUTUAL INS CO OF IDAHO	9,999,745	7.13%	9,553,463	7,754,682	81.17%	0
MUTUAL OF ENUMCLAW INS CO	7,601,416	5.42%	7,286,920	5,170,709	70.96%	65,938
UNITED SERVICES AUTOMOBILE ASSOCIATION	3,032,752	2.16%	2,861,429	1,418,235	49.56%	0
OREGON MUTUAL INS CO	2,871,522	2.05%	2,813,026	2,001,793	71.16%	2,084
FOREMOST INS CO	2,837,176	2.02%	2,659,318	1,282,973	48.24%	0
ALLSTATE INDEMNITY CO	2,746,147	1.96%	1,680,123	728,979	43.39%	0
VIGILANT INS CO	2,365,834	1.69%	2,098,588	242,483	11.55%	814
FARMERS INS EXCHANGE	2,112,199	1.51%	1,954,759	1,415,780	72.43%	17,674
UNITED HERITAGE PROPERTY & CASUALTY CO	2,039,257	1.45%	1,765,498	1,017,037	57.61%	(2,951)
HARTFORD INS CO OF THE MIDWEST	1,973,354	1.41%	1,970,298	524,390	26.61%	(4,199)
ALLIED PROPERTY AND CASUALTY INS CO	1,948,324	1.39%	1,846,033	1,550,920	84.01%	0
GEM STATE INS CO	1,942,821	1.39%	1,671,971	759,341	45.42%	0
NORTH PACIFIC INS CO	1,557,847	1.11%	1,084,020	1,108,963	102.30%	48,974
USAA CASUALTY INS CO	1,514,638	1.08%	1,370,356	723,553	52.80%	0
UNIGARD INDEMNITY CO	1,505,096	1.07%	1,403,157	1,246,615	88.84%	421
LIBERTY MUTUAL FIRE INS CO	1,492,567	1.06%	1,280,132	911,807	71.23%	(733)
ALL OTHERS (120)	22,795,396	16.26%	21,830,102	18,820,419	86.21%	736,574
TOTAL	140,203,412	100.00%	130,207,000	88,190,167	67.73%	867,660

2002 Business
Commercial Multiple Peril (Liability Portion)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM FIRE & CASUALTY CO	26,012,272	18.55%	24,036,322	13,745,519	57.19%	240,391
FARMERS INS CO OF IDAHO	20,322,085	14.49%	17,972,778	12,777,271	71.09%	(2,564)
ALLSTATE INS CO	13,195,273	9.41%	12,432,031	8,674,763	69.78%	20,412
SAFECO INS CO OF AMERICA	10,337,691	7.37%	10,636,676	6,313,935	59.36%	(83,046)
FARM BUREAU MUTUAL INS CO OF IDAHO	9,999,745	7.13%	9,553,463	7,754,682	81.17%	0
MUTUAL OF ENUMCLAW INS CO	7,601,416	5.42%	7,286,920	5,170,709	70.96%	830,013
UNITED SERVICES AUTOMOBILE ASSOCIATION	3,032,752	2.16%	2,861,429	1,418,235	49.56%	0
OREGON MUTUAL INS CO	2,871,522	2.05%	2,813,026	2,001,793	71.16%	45,314
FOREMOST INS CO	2,837,176	2.02%	2,659,318	1,282,973	48.24%	0
ALLSTATE INDEMNITY CO	2,746,147	1.96%	1,680,123	728,979	43.39%	0
VIGILANT INS CO	2,365,834	1.69%	2,098,588	242,483	11.55%	(2,412)
FARMERS INS EXCHANGE	2,112,199	1.51%	1,954,759	1,415,780	72.43%	145,676
UNITED HERITAGE PROPERTY & CASUALTY CO	2,039,257	1.45%	1,765,498	1,017,037	57.61%	0
HARTFORD INS CO OF THE MIDWEST	1,973,354	1.41%	1,970,298	524,390	26.61%	11,577
ALLIED PROPERTY AND CASUALTY INS CO	1,948,324	1.39%	1,846,033	1,550,920	84.01%	0
GEM STATE INS CO	1,942,821	1.39%	1,671,971	759,341	45.42%	0
NORTH PACIFIC INS CO	1,557,847	1.11%	1,084,020	1,108,963	102.30%	131,935
USAA CASUALTY INS CO	1,514,638	1.08%	1,370,356	723,553	52.80%	0
UNIGARD INDEMNITY CO	1,505,096	1.07%	1,403,157	1,246,615	88.84%	161,342
LIBERTY MUTUAL FIRE INS CO	1,492,567	1.06%	1,280,132	911,807	71.23%	(71)
ALL OTHERS (120)	22,795,396	16.26%	21,830,102	18,820,419	86.21%	2,088,552
TOTAL	140,203,412	100.00%	130,207,000	88,190,167	67.73%	3,587,119

Mortgage Guaranty

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
MORTGAGE GUARANTY INS CORP	6,279,850	27.47%	6,315,386	5,368,078	85.00%	220,888
GENERAL ELECTRIC MORTGAGE INS CORP	4,899,347	21.43%	4,941,255	944,305	19.11%	0
RADIAN GUARANTY INC.	3,297,209	14.42%	3,342,970	2,788,193	83.40%	0
PMI MORTGAGE INS CO	2,980,183	13.04%	2,972,848	2,118,166	71.25%	0
UNITED GUARANTY RESIDENTIAL INS CO	2,712,049	11.86%	2,698,817	1,369,975	50.76%	114,151
REPUBLIC MORTGAGE INS CO	2,339,779	10.23%	2,385,053	690,537	28.95%	15,161
CMG MORTGAGE INS CO	266,093	1.16%	263,311	(6,247)	-2.37%	0
TRIAD GUARANTY INS CORP	41,497	0.18%	41,497	(4,015)	-9.68%	0
COMMERCIAL LOAN INS CORP	40,474	0.18%	34,203	0	0.00%	0

2002 Business
Mortgage Guaranty (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
MGIC INDEMNITY CORP	2,016	0.01%	2,881	(8,135)	-282.37%	(1,560)
VEREX ASSURANCE, INC.	1,663	0.01%	2,764	0	0.00%	0
GENERAL ELECTRIC MORTGAGE INS CORP OF NORTH CAROLINA	410	0.00%	410	0	0.00%	0
GE RESIDENTIAL MORTGAGE INS CORPORATION OF NORTH CAROLINA	344	0.00%	353	0	0.00%	0
TOTAL	22,860,914	100.00%	23,001,748	13,260,857	57.65%	348,640

Ocean Marine

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
ROYAL INS CO OF AMERICA	283,392	16.23%	182,870	84,315	46.11%	7,576
CONTINENTAL INS CO (THE)	215,829	12.36%	134,122	6,526	4.87%	237
UNITED SERVICES AUTOMOBILE ASSOCIATION	151,914	8.70%	149,884	18,816	12.55%	(248)
NAVIGATORS INS CO	136,012	7.79%	96,508	8,668	8.98%	652
LIBERTY MUTUAL INS CO	115,475	6.62%	93,961	479,039	509.83%	6,475
MARKEL AMERICAN INS CO	98,897	5.67%	82,763	(29,746)	-35.94%	254
FEDERAL INS CO	78,470	4.50%	76,685	4,712	6.14%	1,213
INS CO OF NORTH AMERICA	73,501	4.21%	59,040	2,743	4.65%	949
ACE AMERICAN INS CO	68,175	3.91%	69,213	1,501	2.17%	118
AFFILIATED FM INS CO	57,639	3.30%	40,393	(3,752)	-9.29%	36
ONEBEACON AMERICA INS CO	57,415	3.29%	70,221	19,265	27.43%	(8)
CONTINENTAL CASUALTY CO	50,947	2.92%	46,628	505	1.08%	0
USAA CASUALTY INS CO	38,331	2.20%	36,017	9,456	26.25%	654
FIREMAN'S FUND INS CO	33,550	1.92%	33,403	(5,595)	-16.75%	668
HARTFORD INS CO OF THE MIDWEST	23,742	1.36%	24,183	157	0.65%	8
AMICA MUTUAL INS CO	22,790	1.31%	21,030	(8,501)	-40.42%	(1,075)
PRUDENTIAL PROPERTY AND CASUALTY INS CO	22,618	1.30%	21,969	19,052	86.72%	135
AMERICAN MOTORISTS INS CO	21,500	1.23%	7,584	(944)	-12.45%	(59)
NEW YORK MARINE AND GENERAL INS CO	20,993	1.20%	23,826	(473,464)	-1987.17%	(6,503)
ST. PAUL FIRE AND MARINE INS CO	20,806	1.19%	22,087	27,994	126.74%	(96)
ALL OTHERS (48)	153,668	8.80%	35,430	(201,233)	-567.97%	(17,676)
TOTAL	1,745,664	100.00%	1,327,817	(40,486)	-3.05%	(6,690)

2002 Business
Inland Marine

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
FARM BUREAU MUTUAL INS CO OF IDAHO	2,278,276	6.92%	2,299,202	1,282,425	55.78%	(1,388)
STATE FARM FIRE & CASUALTY CO	1,658,914	5.04%	1,630,345	735,377	45.11%	12,494
FACTORY MUTUAL INS CO	1,487,559	4.52%	1,449,576	7,014	0.48%	35,960
ASSURANCE CO OF AMERICA	1,230,041	3.74%	1,126,850	335,154	29.74%	4,988
ALLSTATE INS CO	1,094,811	3.32%	1,098,964	617,682	56.21%	128
ZURICH AMERICAN INS CO	1,079,719	3.28%	978,298	251,560	25.71%	(3,509)
SAFECO INS CO OF AMERICA	976,665	2.97%	1,024,815	287,903	28.09%	9,322
CONTINENTAL CASUALTY CO	916,647	2.78%	910,727	669,946	73.56%	13,707
TRAVELERS INDEMNITY CO OF ILLINOIS (THE)	881,953	2.68%	793,105	80,561	10.16%	(634)
FIREMAN'S FUND INS CO	879,270	2.67%	818,456	415,190	50.73%	8,762
MUTUAL OF ENUMCLAW INS CO	872,641	2.65%	1,248,997	559,186	44.77%	6,177
AMERICAN STATES INS CO	830,025	2.52%	762,037	382,992	50.26%	(3,021)
MID-CENTURY INS CO	795,187	2.42%	820,056	287,910	35.11%	7,554
LUMBERMENS MUTUAL CASUALTY CO	658,937	2.00%	621,694	57,629	9.27%	(4,879)
SENTRY SELECT INS CO	644,281	1.96%	603,382	356,587	59.10%	879
ST. PAUL FIRE AND MARINE INS CO	643,076	1.95%	555,339	104,038	18.73%	(5,707)
WESTERN COMMUNITY INS CO	623,480	1.89%	597,227	603,782	101.10%	13,779
GREAT WEST CASUALTY CO	569,844	1.73%	571,824	248,274	43.42%	13,224
CANAL INS CO	546,315	1.66%	488,677	215,256	44.05%	8,565
EMPLOYERS MUTUAL CASUALTY CO	534,387	1.62%	595,287	224,607	37.73%	35
ALL OTHERS (255)	13,725,523	41.68%	14,245,922	4,513,288	31.68%	(170,974)
TOTAL	32,927,551	100.00%	33,240,780	12,236,361	36.81%	(54,538)

Financial Guaranty

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
AMBAC ASSURANCE CORP	3,213,349	84.87%	272,548	0	0.00%	0
FINANCIAL GUARANTY INS CO	292,484	7.73%	77,954	0	0.00%	0
MBIA INS CORP	142,000	3.75%	128,049	0	0.00%	0
FINANCIAL SECURITY ASSURANCE INC.	138,337	3.65%	170,138	0	0.00%	0
RADIAN ASSET ASSURANCE INC.	0	0.00%	19,190	0	0.00%	0
MBIA INS CORP. OF ILLINOIS	0	0.00%	7,991	0	0.00%	0
TOTAL	3,786,170	100.00%	675,870	0	0.00%	0

2002 Business Medical Malpractice

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
MEDICAL INS EXCHANGE OF CALIFORNIA	5,757,509	26.56%	5,709,922	1,942,886	34.03%	1,445,763
CONTINENTAL CASUALTY CO	5,356,811	24.71%	5,030,466	5,550,183	110.33%	1,777,621
TRUCK INS EXCHANGE	3,247,830	14.98%	3,293,734	1,527,848	46.39%	1,922,142
NORTHWEST PHYSICIANS MUTUAL INS CO	2,162,076	9.97%	1,910,615	1,527,283	79.94%	432,243
WASHINGTON CASUALTY CO	1,129,629	5.21%	2,170,072	3,269,115	150.65%	325,852
CHICAGO INS CO	925,292	4.27%	1,100,080	654,698	59.51%	183,072
TIG INS CO	606,226	2.80%	529,724	2,867,899	541.39%	205,481
DOCTORS' CO, AN INTERINS EXCHANGE (THE)	544,809	2.51%	345,144	659,339	191.03%	295,232
AMERICAN CASUALTY CO OF READING, PENNSYLVANIA	335,147	1.55%	311,759	42,723	13.70%	27,177
NCMIC INS CO	270,322	1.25%	257,121	113,004	43.95%	92,866
ST. PAUL FIRE AND MARINE INS CO	222,603	1.03%	501,383	338,840	67.58%	65,658
PHYSICIANS INS A MUTUAL CO	208,872	0.96%	207,758	3,456,262	1663.60%	678,532
GULF INS CO	162,573	0.75%	146,222	(116,869)	-79.93%	1,153
MEDICAL PROTECTIVE CO	146,928	0.68%	77,333	38,500	49.78%	17,000
ACE AMERICAN INS CO	134,619	0.62%	106,495	25,551	23.99%	10,016
UTAH MEDICAL INS ASSOCIATION	109,314	0.50%	109,314	(22,147)	-20.26%	62,140
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	84,936	0.39%	22,652	117,500	518.72%	9,212
AMERICAN ALTERNATIVE INS CORP	57,897	0.27%	42,084	42,337	100.60%	13,367
GRANITE STATE INS CO	55,787	0.26%	50,989	26,447	51.87%	(3,706)
LUMBERMENS MUTUAL CASUALTY CO	36,342	0.17%	12,450	0	0.00%	0
ALL OTHERS (42)	122,882	0.57%	151,147	(274,301)	-181.48%	(32,008)
TOTAL	21,678,404	100.00%	22,086,464	21,787,098	98.64%	7,528,813

Earthquake

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM FIRE & CASUALTY CO	258,999	17.26%	250,750	0	0.00%	0
TRAVELERS INDEMNITY CO (THE)	256,694	17.10%	178,700	54,864	30.70%	1,102
ALLIANZ INS CO	152,329	10.15%	71,074	0	0.00%	0
UNITED SERVICES AUTOMOBILE ASSOCIATION	88,994	5.93%	86,535	1,199	1.39%	0
ALLSTATE INS CO	65,909	4.39%	58,650	(290)	-0.49%	(257)
VIGILANT INS CO	65,264	4.35%	58,960	0	0.00%	0
LIBERTY MUTUAL FIRE INS CO	44,423	2.96%	51,776	(1)	0.00%	0
WESTPORT INS CORP	36,269	2.42%	26,979	(419)	-1.55%	(36)
SAFECO INS CO OF AMERICA	34,612	2.31%	35,439	(4)	-0.01%	0
FARMERS INS CO OF IDAHO	32,385	2.16%	34,309	0	0.00%	0

2002 Business Earthquake (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
UNIVERSAL UNDERWRITERS INS CO	30,215	2.01%	30,630	(373)	-1.22%	(48)
USAA CASUALTY INS CO	30,060	2.00%	28,356	226	0.80%	0
FEDERAL INS CO	25,665	1.71%	25,920	0	0.00%	0
EMPLOYERS INS CO OF WAUSAU	24,721	1.65%	21,122	0	0.00%	0
TRAVELERS INDEMNITY CO OF ILLINOIS (THE)	23,838	1.59%	17,870	4,423	24.75%	12
ROYAL INDEMNITY CO	21,022	1.40%	7,040	(114)	-1.62%	0
MUTUAL OF ENUMCLAW INS CO	19,978	1.33%	20,947	0	0.00%	0
AMERICAN AND FOREIGN INS CO	19,497	1.30%	15,343	118	0.77%	0
AMERICAN MANUFACTURERS MUTUAL INS CO	16,819	1.12%	2,614	(1,512)	-57.84%	90
GREAT AMERICAN ASSURANCE CO	14,683	0.98%	11,502	2	0.02%	0
ALL OTHERS (98)	238,376	15.88%	244,294	4,058	1.66%	1,825
TOTAL	1,500,752	100.00%	1,278,810	62,177	4.86%	2,688

Group Accident and Health

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
CONTINENTAL CASUALTY CO	3,056,640	28.09%	2,924,003	1,599,619	54.71%	0
CLARENDRON NATIONAL INS CO	2,409,340	22.14%	1,993,966	1,744,074	87.47%	1,496
STATE FARM MUTUAL AUTOMOBILE INS CO	1,798,111	16.53%	1,798,111	1,325,755	73.73%	12,026
BENCHMARK INS CO	1,364,575	12.54%	1,364,575	1,499,596	109.89%	128,191
AMEX ASSURANCE CO	326,199	3.00%	321,533	(2,000)	-0.62%	(314)
BCS INS CO	320,778	2.95%	320,516	268,777	83.86%	0
ZURICH AMERICAN INS CO	287,797	2.65%	294,648	62,305	21.15%	7,015
WASATCH CREST MUTUAL INS CO	267,661	2.46%	267,661	(88,739)	-33.15%	0
FORT WAYNE HEALTH & CASUALTY INS CO	266,743	2.45%	267,699	14,004	5.23%	(813)
TIG INS CO	160,662	1.48%	160,662	117,887	73.38%	11,000
CENTRAL STATES INDEMNITY CO OF OMAHA	143,122	1.32%	143,122	45,573	31.84%	0
ACE AMERICAN INS CO	142,472	1.31%	102,793	51,293	49.90%	0
AMERICAN BANKERS INS CO OF FLORIDA	116,537	1.07%	118,933	(107,773)	-90.62%	(2,277)
FEDERAL INS CO	57,572	0.53%	58,024	998	1.72%	75
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	48,293	0.44%	38,904	186,933	480.50%	502
LUMBERMENS MUTUAL CASUALTY CO	25,251	0.23%	25,251	4,920	19.48%	0
AMERICAN CASUALTY CO OF READING, PENNSYLVANIA	15,616	0.14%	16,279	2,030	12.47%	0
SENTRY INS A MUTUAL CO	15,611	0.14%	15,611	9,905	63.45%	0

2002 Business
Group Accident and Health (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
GE CASUALTY INS CO	14,251	0.13%	14,167	4,334	30.59%	(272)
SENTRY SELECT INS CO	12,884	0.12%	12,884	400,223	3106.36%	0
ALL OTHERS (22)	29,799	0.27%	27,672	(162,878)	-588.60%	129
TOTAL	10,879,914	100.00%	10,287,014	6,976,836	67.82%	156,758

Credit Accident and Health (Group and Individual)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
AMERICAN SECURITY INS CO	1,332,447	46.74%	1,332,447	15,683	1.18%	0
AMERICAN BANKERS INS CO OF FLORIDA	1,325,096	46.48%	1,332,119	194,670	14.61%	(2,886)
CENTRAL STATES INDEMNITY CO OF OMAHA	245,733	8.62%	245,733	106,251	43.24%	0
ALLSTATE INS CO	101,034	3.54%	182,435	22,611	12.39%	0
STONEBRIDGE CASUALTY INS CO	26,958	0.95%	26,958	1,447	5.37%	0
STATE FARM MUTUAL AUTOMOBILE INS CO	25,592	0.90%	35,107	30,954	88.17%	(11)
AMERICAN RELIABLE INS CO	3,315	0.12%	3,223	3,107	96.40%	43
STANDARD GUARANTY INS CO	(209,331)	-7.34%	122,487	19,086	15.58%	0
TOTAL	2,850,844	100.00%	3,280,509	393,809	12.00%	(2,854)

Collectively Renewable Accident and Health

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
AMERICAN SECURITY INS CO	302	67.41%	302	26	8.61%	0
GOVERNMENT EMPLOYEES INS CO	146	32.59%	146	(25)	-17.12%	0
TOTAL	448	100.00%	448	1	0.22%	0

Non-Cancellable Accident and Health

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
CONTINENTAL CASUALTY CO	46	100.00%	46	0	0.00%	0
ASSOCIATES INS CO	0	0.00%	14,911	436	2.92%	0
TOTAL	46	100.00%	14,957	436	2.92%	0

2002 Business
Guaranteed Renewable Accident and Health

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
MUTUAL PROTECTIVE INS CO	2,664,723	49.01%	2,690,831	770,453	28.63%	10,670
STATE FARM MUTUAL AUTOMOBILE INS CO	1,700,864	31.28%	1,358,267	739,613	54.45%	918
CONTINENTAL CASUALTY CO	1,024,197	18.84%	216,040	1,158,639	536.31%	0
AMERICAN STATES INS CO	31,161	0.57%	33,444	32,247	96.42%	(432)
AF&L INS CO	16,448	0.30%	27,393	0	0.00%	0
TOTAL	5,437,393	100.00%	4,325,975	2,700,952	62.44%	11,156

Non-Renewable for Stated Reasons Only

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM MUTUAL AUTOMOBILE INS CO	661,157	98.72%	660,606	807,875	122.29%	10,717
MUTUAL PROTECTIVE INS CO	8,549	1.28%	8,598	2,007	23.34%	16
TOTAL	669,706	100.00%	669,204	809,882	121.02%	10,733

Other Accident Only

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
OLD REPUBLIC INS CO	91,389	59.72%	91,540	41,319	45.14%	0
TIG INS CO	46,816	30.59%	56,240	36,335	64.61%	0
AMERICAN AUTOMOBILE INS CO	13,551	8.85%	13,551	6,199	45.75%	1,012
NATIONAL CASUALTY CO	808	0.53%	661	95	14.37%	0
AMERICAN HOME ASSURANCE CO	375	0.25%	427	28	6.56%	1
STATE FARM MUTUAL AUTOMOBILE INS CO	95	0.06%	101	(88)	-87.13%	0
ASSOCIATES INS CO	0	0.00%	281	(44)	-15.66%	0
PACIFIC INDEMNITY CO	0	0.00%	0	(3)	0.00%	0
TOTAL	153,034	100.00%	162,801	83,841	51.50%	1,013

All Other Accident and Health

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM MUTUAL AUTOMOBILE INS CO	167,370	57.95%	170,164	59,626	35.04%	(287)
AMERICAN BANKERS INS CO OF FLORIDA	66,089	22.88%	66,092	1,481	2.24%	(53)
MARKEL INS CO	38,561	13.35%	36,264	26,521	73.13%	0
REPUBLIC WESTERN INS CO	21,931	7.59%	21,931	18,573	84.69%	0

2002 Business
All Other Accident and Health (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
AMERICAN HARDWARE MUTUAL INS CO	2,880	1.00%	2,880	6,122	212.57%	0
AMERICAN RELIABLE INS CO	0	0.00%	2,788	(603)	-21.63%	(39)
AMERICAN STATES INS CO	0	0.00%	0	(16)	0.00%	(1)
CLARENDON NATIONAL INS CO	(8,010)	-2.77%	(8,010)	(3,185)	39.76%	(401)
TOTAL	288,821	100.00%	292,109	108,519	37.15%	(781)

Federal Employee Health Benefits Program Premium

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
NIAGARA FIRE INS CO	8,836,371	100.00%	8,836,371	5,896,332	66.73%	0
TOTAL	8,836,371	100.00%	8,836,371	5,896,332	66.73%	0

Workers' Compensation

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
IDAHO STATE INS FUND	124,721,376	57.89%	130,959,975	108,802,365	83.08%	6,379,234
LIBERTY NORTHWEST INS CORP	28,283,921	13.13%	28,316,276	25,909,483	91.50%	1,158,295
ADVANTAGE WORKERS COMPENSATION INS CO	18,228,186	8.46%	16,824,753	19,832,300	117.88%	647,614
WORKERS COMPENSATION EXCHANGE	4,986,878	2.31%	4,986,878	3,870,694	77.62%	263,823
ASSOCIATED LOGGERS EXCHANGE	4,603,421	2.14%	4,616,776	2,190,627	47.45%	38,730
LIBERTY MUTUAL FIRE INS CO	3,940,956	1.83%	3,537,393	1,808,704	51.13%	60,761
WESTERN COMMUNITY INS CO	3,172,246	1.47%	2,882,016	2,008,682	69.70%	129,425
TRANSPORTATION INS CO	2,671,270	1.24%	2,987,703	657,043	21.99%	(35,861)
ZURICH AMERICAN INS CO	2,659,120	1.23%	3,132,400	1,194,824	38.14%	10,021
EMPLOYERS INS CO OF WAUSAU	2,650,248	1.23%	2,407,652	1,332,892	55.36%	110,575
COMMERCE AND INDUSTRY INS CO	1,967,557	0.91%	1,182,517	552,301	46.71%	47,213
ARGONAUT INS CO	1,660,488	0.77%	1,505,886	798,832	53.05%	8,663
ROYAL INDEMNITY CO	1,207,750	0.56%	1,142,392	383,031	33.53%	54,575
AMERICAN PROTECTION INS CO	1,128,213	0.52%	937,271	343,985	36.70%	4,973
LUMBERMENS MUTUAL CASUALTY CO	1,069,763	0.50%	1,087,205	100,941	9.28%	(8,785)
TWIN CITY FIRE INS CO	974,686	0.45%	912,919	305,133	33.42%	21,521
TRAVELERS INDEMNITY CO (THE)	918,781	0.43%	846,653	1,059,649	125.16%	160,619
CLARENDON NATIONAL INS CO	861,771	0.40%	947,139	715,018	75.49%	48,897

2002 Business
Workers' Compensation (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
PACIFIC EMPLOYERS INS CO	850,464	0.39%	761,773	141,285	18.55%	51,244
AMERICAN AND FOREIGN INS CO	791,979	0.37%	791,299	506,018	63.95%	20,230
ALL OTHERS (210)	8,096,870	3.76%	15,243,102	11,878,287	77.93%	514,694
TOTAL	215,445,944	100.00%	226,009,978	184,392,094	81.59%	9,686,461

Other Liability

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	6,639,843	8.54%	6,146,379	6,034,244	98.18%	909,643
CONTINENTAL CASUALTY CO	5,922,949	7.62%	6,403,726	17,380,760	271.42%	1,757,519
FEDERAL INS CO	4,637,866	5.96%	4,385,409	42,407	0.97%	395,070
AMERICAN STATES INS CO	3,435,954	4.42%	2,959,650	1,376,117	46.50%	575,673
EMPLOYERS MUTUAL CASUALTY CO	2,305,204	2.96%	2,359,179	1,048,515	44.44%	381,501
ST. PAUL FIRE AND MARINE INS CO	2,168,184	2.79%	2,086,012	8,554,907	410.11%	246,018
LUMBERMENS MUTUAL CASUALTY CO	2,116,508	2.72%	1,575,240	76,328	4.85%	129,130
ZURICH AMERICAN INS CO	1,962,049	2.52%	1,325,482	1,604,141	121.02%	245,416
STATE FARM FIRE & CASUALTY CO	1,692,828	2.18%	1,599,326	40,259	2.52%	(14,724)
LIBERTY MUTUAL FIRE INS CO	1,514,436	1.95%	1,545,856	737,873	47.73%	299,566
FARM BUREAU MUTUAL INS CO OF IDAHO	1,486,810	1.91%	1,467,347	244,423	16.66%	(70,637)
CINCINNATI INS CO (THE)	1,177,897	1.51%	988,495	363,911	36.81%	0
SECURITY INS CO OF HARTFORD	1,102,554	1.42%	1,347,184	213,044	15.81%	653,222
EXECUTIVE RISK INDEMNITY INC.	1,077,623	1.39%	1,217,972	(17,388)	-1.43%	(64,688)
GULF INS CO	1,071,483	1.38%	1,117,089	297,875	26.67%	(65,037)
SAFECO INS CO OF AMERICA	1,040,322	1.34%	1,222,125	(42,312)	-3.46%	166,117
CONTINENTAL WESTERN INS CO	987,767	1.27%	886,565	2,742,896	309.38%	104,584
COREGIS INS CO	967,555	1.24%	557,657	35,455	6.36%	9,325
AMERICAN GUARANTEE AND LIABILITY INS CO	960,070	1.23%	1,227,627	866,014	70.54%	293,326
TRAVELERS INDEMNITY CO OF ILLINOIS (THE)	916,056	1.18%	751,134	312,712	41.63%	(20,605)
ALL OTHERS (298)	34,586,743	44.47%	33,956,061	12,757,998	37.57%	4,249,123
TOTAL	77,770,701	100.00%	75,125,515	54,670,179	72.77%	10,179,542

2002 Business Product Liability

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
ST. PAUL FIRE AND MARINE INS CO	1,644,583	26.40%	1,647,757	640,119	38.85%	224,142
ZURICH AMERICAN INS CO	503,930	8.09%	494,038	170,106	34.43%	61,141
LIBERTY MUTUAL FIRE INS CO	488,358	7.84%	517,174	912,782	176.49%	100,262
UNITED FIRE & CASUALTY CO	291,572	4.68%	264,254	333,026	126.02%	143,951
AMERICAN GUARANTEE AND LIABILITY INS CO	260,007	4.17%	171,526	87,286	50.89%	6,520
LUMBERMENS MUTUAL CASUALTY CO	215,983	3.47%	246,691	48,866	19.81%	(4,882)
CINCINNATI INS CO (THE)	193,198	3.10%	161,282	59,387	36.82%	(668)
FEDERAL INS CO	180,632	2.90%	146,400	432,081	295.14%	(29,359)
FEDERATED MUTUAL INS CO	176,367	2.83%	157,417	21,391	13.59%	3,196
CONTINENTAL CASUALTY CO	173,685	2.79%	80,444	5,142	6.39%	3,565
AMERICAN AND FOREIGN INS CO	171,691	2.76%	120,015	36,005	30.00%	31,471
SENTRY SELECT INS CO	154,769	2.48%	148,874	152,176	102.22%	21,048
GENESIS INS CO	147,628	2.37%	178,347	435,858	244.39%	24,057
AMERICAN STATES INS CO	143,875	2.31%	142,542	(4,090)	-2.87%	3,581
HARTFORD FIRE INS CO	132,816	2.13%	108,760	(4,807,894)	-4420.65%	(69,367)
RANGER INS CO	132,782	2.13%	104,040	0	0.00%	5,978
EMPLOYERS MUTUAL CASUALTY CO	121,716	1.95%	108,152	10,104	9.34%	2,954
OREGON MUTUAL INS CO	119,255	1.91%	127,468	(40,182)	-31.52%	(156,695)
ROYAL INS CO OF AMERICA	91,045	1.46%	95,262	235,798	247.53%	141,487
ACE AMERICAN INS CO	75,098	1.21%	56,376	(749)	-1.33%	2,396
ALL OTHERS (146)	810,350	13.01%	865,667	6,534,183	754.81%	3,363,158
TOTAL	6,229,340	100.00%	5,942,486	5,261,395	88.54%	3,877,936

Private Passenger Auto No-Fault (Personal Injury Protection)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
WESTERN COMMUNITY INS CO	2,326,051	65.32%	2,070,002	869,802	42.02%	46,137
MUTUAL OF ENUMCLAW INS CO	1,094,102	30.73%	1,058,907	276,958	26.16%	(56,580)
CASUALTY UNDERWRITERS INS CO	116,030	3.26%	113,151	29,562	26.13%	709
NORTH PACIFIC INS CO	16,959	0.48%	12,347	14,270	115.57%	130
ONEBEACON AMERICA INS CO	5,655	0.16%	10,790	229	2.12%	(77)
CONSTITUTION INS CO	1,493	0.04%	1,493	1,063	71.20%	118
OREGON AUTOMOBILE INS CO	441	0.01%	456	(5,035)	-1104.17%	3
OREGON MUTUAL INS CO	184	0.01%	201	25	12.44%	(6)

2002 Business
Private Passenger Auto No-Fault (Personal Injury Protection) (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
AMERICAN MODERN HOME INS CO	12	0.00%	9	0	0.00%	0
WESTERN PROTECTORS INS CO	4	0.00%	4	6	150.00%	0
STATE FARM FIRE & CASUALTY CO	0	0.00%	0	(1,565)	0.00%	0
GEICO GENERAL INS CO	0	0.00%	0	(15,399)	0.00%	(650)
PROGRESSIVE NORTHWESTERN INS CO	0	0.00%	0	5,623	0.00%	346
UNITED STATES FIDELITY AND GUARANTY CO	0	0.00%	0	(7)	0.00%	(2)
UNIGARD INS CO	0	0.00%	0	(1)	0.00%	(5)
AMERICAN CONCEPT INS CO	0	0.00%	0	(181)	0.00%	0
HOMELAND CENTRAL INS CO	0	0.00%	0	(91,042)	0.00%	0
FIDELITY AND GUARANTY INS UNDERWRITERS, INC.	0	0.00%	0	(19)	0.00%	(5)
PRUDENTIAL PROPERTY AND CASUALTY INS CO	0	0.00%	0	(743)	0.00%	(40)
HARTFORD INS CO OF THE MIDWEST	0	0.00%	0	(15)	0.00%	1
ALL OTHERS (10)	(68)	0.00%	(14)	98,753	-705378.57%	3,227
TOTAL	3,560,863	100.00%	3,267,346	1,182,284	36.18%	(6,694)

Other Private Passenger Auto Liability

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM MUTUAL AUTOMOBILE INS CO	48,517,453	16.34%	47,505,939	29,039,323	61.13%	2,407,888
FARMERS INS CO OF IDAHO	30,089,210	10.13%	30,332,481	16,556,107	54.58%	1,465,463
FARM BUREAU MUTUAL INS CO OF IDAHO	26,640,584	8.97%	26,210,371	24,169,778	92.21%	1,275,906
ALLSTATE INS CO	25,255,435	8.50%	24,721,044	12,975,719	52.49%	(186,624)
SAFECO INS CO OF AMERICA	17,351,260	5.84%	15,025,390	9,188,818	61.16%	422,189
MID-CENTURY INS CO	13,190,057	4.44%	12,950,084	5,947,253	45.92%	339,084
ALLSTATE INDEMNITY CO	12,044,243	4.06%	12,277,219	7,790,037	63.45%	195,098
PROGRESSIVE NORTHWESTERN INS CO	9,000,793	3.03%	7,933,382	3,878,392	48.89%	194,421
GUARANTY NATIONAL INS CO	8,971,601	3.02%	7,974,665	5,578,441	69.95%	553,476
MUTUAL OF ENUMCLAW INS CO	7,594,880	2.56%	7,434,726	7,115,812	95.71%	(448,055)
GEICO GENERAL INS CO	5,845,197	1.97%	5,669,131	4,149,512	73.19%	113,766
UNITED SERVICES AUTOMOBILE ASSOCIATION	4,945,493	1.67%	4,849,496	3,254,645	67.11%	183,100
STATE FARM FIRE & CASUALTY CO	4,711,994	1.59%	4,644,790	3,398,894	73.18%	268,295
PROGRESSIVE HALCYON INS CO	4,192,118	1.41%	3,865,730	1,741,869	45.06%	61,455
NATIONWIDE MUTUAL INS CO	4,137,158	1.39%	4,003,047	2,973,096	74.27%	166,846
HARTFORD INS CO OF THE MIDWEST	3,973,752	1.34%	4,084,887	2,707,383	66.28%	200,239
OREGON MUTUAL INS CO	3,785,041	1.27%	3,803,152	2,634,697	69.28%	18,305

2002 Business
Other Private Passenger Auto Liability (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
USAA CASUALTY INS CO	3,584,694	1.21%	3,501,864	2,641,357	75.43%	110,615
PROGRESSIVE NORTHERN INS CO	3,063,834	1.03%	2,629,406	1,371,279	52.15%	45,246
GEICO CASUALTY CO	3,060,663	1.03%	2,874,850	1,828,077	63.59%	47,537
ALL OTHERS (173)	57,051,629	19.21%	57,411,742	38,677,058	67.37%	2,098,417
TOTAL	297,007,089	100.00%	289,703,396	187,617,547	64.76%	9,532,667

Commercial Auto No-Fault (Personal Injury Protection)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
WESTERN COMMUNITY INS CO	149,118	4.90%	141,421	93,743	66.29%	161,098
MUTUAL OF ENUMCLAW INS CO	18,710	0.61%	14,813	542	3.66%	20,918
ZURICH AMERICAN INS CO	192	0.01%	188	(13)	-6.91%	17
LUMBERMEN'S UNDERWRITING ALLIANCE	149	0.00%	149	49	32.89%	0
UNIGARD INS CO	0	0.00%	0	(854)	0.00%	1
UNITED STATES FIDELITY AND GUARANTY CO	0	0.00%	0	(3)	0.00%	(109)
UNITED STATES FIRE INS CO	0	0.00%	0	(3)	0.00%	(105)
TRAVELERS CASUALTY AND SURETY CO	0	0.00%	24	(6)	-25.00%	5
HOMELAND CENTRAL INS CO	0	0.00%	0	1	0.00%	0
NORTH RIVER INS CO (THE)	0	0.00%	0	(11,329)	0.00%	(10)
PROGRESSIVE CASUALTY INS CO	0	0.00%	0	16,469	0.00%	(805)
HOUSTON GENERAL INS CO	0	0.00%	0	(5,660)	0.00%	0
GREENWICH INS CO	0	0.00%	5	(3)	-60.00%	0
CRUM & FORSTER INDEMNITY CO	0	0.00%	0	77,464	0.00%	0
GUARANTY NATIONAL INS CO	0	0.00%	9	0	0.00%	0
CLARENDON NATIONAL INS CO	0	0.00%	0	384	0.00%	0
TOTAL	3,046,107	100.00%	2,944,263	2,057,913	69.90%	181,010

Other Commercial Auto Liability

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
CONTINENTAL WESTERN INS CO	3,851,655	4.78%	3,387,105	1,029,005	30.38%	219,309
NORTHLAND INS CO	3,621,632	4.49%	3,668,553	2,981,726	81.28%	243,834
MUTUAL OF ENUMCLAW INS CO	3,559,898	4.42%	3,416,682	1,850,154	54.15%	(407,410)

2002 Business
Other Commercial Auto Liability (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
GREAT WEST CASUALTY CO	3,427,514	4.25%	3,412,763	1,604,192	47.01%	(76,370)
PROGRESSIVE CASUALTY INS CO	3,373,133	4.18%	3,143,210	1,914,373	60.91%	51,219
AMERICAN STATES INS CO	3,037,723	3.77%	2,628,889	1,542,333	58.67%	16,103
ST. PAUL FIRE AND MARINE INS CO	2,361,733	2.93%	2,245,585	474,205	21.12%	76,990
UNIGARD INS CO	2,098,858	2.60%	1,908,069	1,557,527	81.63%	230,313
SENTRY SELECT INS CO	2,031,279	2.52%	1,080,188	505,011	46.75%	(75,261)
EMPLOYERS MUTUAL CASUALTY CO	1,962,675	2.43%	1,988,470	415,651	20.90%	(70,165)
TRAVELERS INDEMNITY CO OF ILLINOIS (THE)	1,943,499	2.41%	1,828,681	1,557,034	85.15%	60,105
AMERICAN STATES PREFERRED INS CO	1,930,073	2.39%	1,542,031	1,782,688	115.61%	45,735
TRANSCONTINENTAL INS CO	1,923,220	2.39%	1,864,397	5,578,754	299.23%	681,911
CLARENDON NATIONAL INS CO	1,816,830	2.25%	1,325,379	616,959	46.55%	39,503
STATE FARM MUTUAL AUTOMOBILE INS CO	1,642,742	2.04%	1,640,307	999,240	60.92%	(84,859)
AMERICAN ECONOMY INS CO	1,441,718	1.79%	1,439,084	797,140	55.39%	(22,936)
FARMERS ALLIANCE MUTUAL INS CO	1,352,799	1.68%	1,388,151	1,287,717	92.76%	147,520
GENERAL FIRE & CASUALTY CO	1,268,964	1.57%	1,314,009	1,038,855	79.06%	73,032
WILSHIRE INS CO	1,266,097	1.57%	1,262,796	441,578	34.97%	63,832
CANAL INS CO	1,262,412	1.57%	1,273,295	749,143	58.83%	147,687
ALL OTHERS (247)	35,436,777	43.96%	34,732,004	21,090,961	60.72%	1,812,605
TOTAL	80,611,231	100.00%	76,489,648	49,814,246	65.13%	3,172,697

Private Passenger Auto Physical Damage

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM MUTUAL AUTOMOBILE INS CO	35,298,904	14.97%	34,925,412	23,662,929	67.75%	17,634
FARMERS INS CO OF IDAHO	30,495,415	12.94%	30,083,157	17,487,388	58.13%	72,720
ALLSTATE INS CO	25,446,320	10.79%	24,569,538	16,273,490	66.23%	329,794
FARM BUREAU MUTUAL INS CO OF IDAHO	21,622,119	9.17%	22,727,510	10,189,141	44.83%	5,713
SAFECO INS CO OF ILLINOIS	14,092,991	5.98%	12,376,399	5,864,495	47.38%	45,492
ALLSTATE INDEMNITY CO	7,843,727	3.33%	8,287,673	4,551,553	54.92%	(2,269)
MUTUAL OF ENUMCLAW INS CO	6,368,373	2.70%	6,383,964	3,788,790	59.35%	120,369
MID-CENTURY INS CO	5,188,981	2.20%	4,553,480	2,285,674	50.20%	2,902
GEICO GENERAL INS CO	5,174,932	2.20%	5,019,747	3,063,651	61.03%	3,488
UNITED SERVICES AUTOMOBILE ASSOCIATION	5,135,881	2.18%	4,992,536	3,009,140	60.27%	39,011
HARTFORD INS CO OF THE MIDWEST	5,126,973	2.17%	5,004,344	2,798,397	55.92%	(1,493)

2002 Business
Private Passenger Auto Physical Damage (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
PROGRESSIVE NORTHWESTERN INS CO	3,841,074	1.63%	3,856,665	1,956,188	50.72%	43,323
NATIONWIDE MUTUAL INS CO	3,499,985	1.48%	3,375,281	1,918,415	56.84%	3,500
SAFECO INS CO OF AMERICA	3,457,634	1.47%	3,359,306	1,984,139	59.06%	683
USAA CASUALTY INS CO	2,986,158	1.27%	2,918,355	1,616,304	55.38%	13,933
OREGON MUTUAL INS CO	2,832,875	1.20%	2,565,903	1,330,869	51.87%	28,315
GOVERNMENT EMPLOYEES INS CO	2,801,351	1.19%	2,754,063	2,133,268	77.46%	390
STATE FARM FIRE & CASUALTY CO	2,719,140	1.15%	2,768,651	1,641,681	59.30%	4,309
LIBERTY MUTUAL FIRE INS CO	2,386,416	1.01%	2,274,106	1,398,589	61.50%	6,517
GEICO INDEMNITY CO	2,128,680	0.90%	2,009,170	1,003,232	49.93%	16,224
ALL OTHERS (175)	47,308,218	20.07%	47,028,613	23,681,129	50.35%	405,853
TOTAL	235,756,147	100.00%	231,833,873	131,638,462	56.78%	1,156,408

Commercial Auto Physical Damage

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
STATE FARM MUTUAL AUTOMOBILE INS CO	3,107,469	7.24%	3,117,763	1,731,702	55.54%	(8,093)
MUTUAL OF ENUMCLAW INS CO	2,151,448	5.01%	2,032,629	1,383,373	68.06%	114,386
NORTHLAND INS CO	2,053,094	4.79%	2,149,970	834,291	38.80%	26,280
GREAT WEST CASUALTY CO	1,778,274	4.15%	1,870,745	932,357	49.84%	(3,196)
CONTINENTAL WESTERN INS CO	1,532,866	3.57%	1,452,408	768,229	52.89%	22,570
WESTERN COMMUNITY INS CO	1,418,569	3.31%	1,348,640	979,489	72.63%	5,444
PROGRESSIVE CASUALTY INS CO	1,409,300	3.28%	1,328,843	650,630	48.96%	144
AMERICAN STATES INS CO	1,181,810	2.75%	1,111,098	507,497	45.68%	4,859
UNIGARD INS CO	1,138,330	2.65%	1,062,288	701,443	66.03%	47,125
TRANSCONTINENTAL INS CO	1,057,647	2.47%	1,019,076	534,640	52.46%	16,481
CLARENDON NATIONAL INS CO	1,040,282	2.42%	782,030	656,091	83.90%	66,192
SENTRY SELECT INS CO	1,027,283	2.39%	589,913	272,318	46.16%	1,618
EMPLOYERS MUTUAL CASUALTY CO	886,677	2.07%	896,913	361,746	40.33%	(8,769)
BALBOA INS CO	856,824	2.00%	736,891	113,041	15.34%	14,734
AMERICAN STATES PREFERRED INS CO	835,180	1.95%	756,884	308,637	40.78%	3,232
FARMERS ALLIANCE MUTUAL INS CO	776,473	1.81%	796,176	586,585	73.68%	(2,076)
GENERAL FIRE & CASUALTY CO	743,451	1.73%	778,047	318,778	40.97%	(1,071)
AMERICAN ECONOMY INS CO	722,930	1.69%	780,211	267,593	34.30%	5,285
ST. PAUL FIRE AND MARINE INS CO	703,949	1.64%	700,140	347,719	49.66%	4,819
TRAVELERS INDEMNITY CO OF ILLINOIS (THE)	700,549	1.63%	669,727	484,165	72.29%	18,540

2002 Business
Commercial Auto Physical Damage (continued)

		PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
INSURER							
ALL OTHERS	(235)	17,779,584	41.44%	16,936,367	8,815,775	52.05%	234,761
	TOTAL	42,901,989	100.00%	40,916,759	21,556,099	52.68%	563,265
Aircraft							
INSURER		PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA		2,110,662	15.26%	2,076,031	1,532,493	73.82%	71,531
ACE AMERICAN INS CO		1,674,165	12.11%	1,674,165	51,547	3.08%	67,367
OLD REPUBLIC INS CO		1,137,979	8.23%	1,084,243	1,736,857	160.19%	347,100
CONTINENTAL INS CO (THE)		997,828	7.22%	785,983	15,096	1.92%	0
LIBERTY MUTUAL INS CO		958,390	6.93%	580,658	103,005	17.74%	(14,750)
FEDERAL INS CO		949,171	6.86%	729,288	16,149	2.21%	(25)
HARTFORD FIRE INS CO		910,240	6.58%	809,296	60,354	7.46%	(22,165)
XL SPECIALTY INS CO		878,720	6.35%	826,383	366,774	44.38%	36,515
ZURICH AMERICAN INS CO		873,514	6.32%	731,291	668,009	91.35%	52,044
U.S. SPECIALTY INS CO		789,801	5.71%	821,576	130,128	15.84%	215,923
INS CO OF THE STATE OF PENNSYLVANIA (THE)		784,778	5.68%	688,445	966,700	140.42%	27,631
CINCINNATI INS CO (THE)		496,891	3.59%	440,498	48,099	10.92%	(10,450)
AVEMCO INS CO		460,110	3.33%	443,730	179,804	40.52%	8,903
ST. PAUL FIRE AND MARINE INS CO		335,350	2.43%	529,117	628,937	118.87%	35,233
NORTH AMERICAN SPECIALTY INS CO		181,244	1.31%	185,444	18,051	9.73%	7,765
STONINGTON INS CO		108,956	0.79%	143,902	26,657	18.52%	12,671
INDEMNITY INS CO OF NORTH AMERICA		61,668	0.45%	247,728	309,324	124.86%	(5,361)
AMERICAN NATIONAL PROPERTY AND CASUALTY CO		56,948	0.41%	20,480	0	0.00%	0
ACE PROPERTY AND CASUALTY INS CO		32,000	0.23%	35,726	12,985	36.35%	1,108
JEFFERSON INS CO		16,604	0.12%	13,600	(9,681)	-71.18%	(1,473)
ALL OTHERS	(18)	12,664	0.09%	37,449	(542,499)	-1448.63%	(201,020)
	TOTAL	13,827,683	100.00%	12,905,033	6,318,789	48.96%	628,547

2002 Business

Fidelity

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
CUMIS INS SOCIETY, INC.	638,097	27.26%	638,425	66,463	10.41%	(3,085)
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	383,028	16.36%	320,891	113,444	35.35%	9,341
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	173,428	7.41%	186,898	(13,934)	-7.46%	1,562
FEDERAL INS CO	159,181	6.80%	251,120	7,856	3.13%	264
WESTERN SURETY CO	154,806	6.61%	153,027	16,098	10.52%	(1,653)
FIDELITY AND DEPOSIT CO OF MARYLAND	122,321	5.23%	91,149	8,764	9.62%	1,429
PROGRESSIVE CASUALTY INS CO	94,907	4.05%	93,118	(16,624)	-17.85%	2,566
CONTINENTAL CASUALTY CO	82,112	3.51%	56,480	0	0.00%	0
GREAT AMERICAN INS CO	63,781	2.72%	59,063	15,947	27.00%	3,603
AMERICAN HARDWARE MUTUAL INS CO	63,140	2.70%	54,073	108,535	200.72%	0
LIBERTY INS UNDERWRITERS INC.	58,200	2.49%	36,182	0	0.00%	0
HARTFORD FIRE INS CO	57,991	2.48%	57,457	776	1.35%	(98)
ST. PAUL MERCURY INS CO	25,676	1.10%	22,851	(7,806)	-34.16%	(804)
FEDERATED MUTUAL INS CO	22,981	0.98%	22,240	33,143	149.02%	650
UNIVERSAL UNDERWRITERS INS CO	22,403	0.96%	22,042	16,621	75.41%	23,980
ST. PAUL FIRE AND MARINE INS CO	22,201	0.95%	25,386	(4,830)	-19.03%	(2,790)
OLD REPUBLIC SURETY CO	21,663	0.93%	23,042	0	0.00%	(100)
NATIONWIDE MUTUAL INS CO	21,231	0.91%	24,611	(327)	-1.33%	(49)
GULF INS CO	16,719	0.71%	21,228	15,657	73.76%	(3,314)
BANCINSURE, INC.	15,485	0.66%	26,756	(3,008)	-11.24%	0
ALL OTHERS (90)	121,610	5.19%	242,730	147,804	60.89%	(4,094)
TOTAL	2,340,961	100.00%	2,428,769	504,579	20.78%	27,408

Surety

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	2,625,731	21.30%	2,581,378	(308,316)	-11.94%	38,711
SAFECO INS CO OF AMERICA	992,923	8.06%	1,232,684	1,000,562	81.17%	164
LIBERTY MUTUAL INS CO	783,510	6.36%	528,826	595,355	112.58%	(161,836)
WESTERN SURETY CO	723,642	5.87%	674,279	94,304	13.99%	(14,464)
CONTINENTAL HERITAGE INS CO	451,238	3.66%	469,943	0	0.00%	0
INS CO OF THE WEST	447,529	3.63%	391,213	358,583	91.66%	54,224
GREAT AMERICAN INS CO	368,337	2.99%	362,390	(10,920)	-3.01%	18,407

2002 Business Surety (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
FIDELITY AND DEPOSIT CO OF MARYLAND	364,334	2.96%	271,154	55,197	20.36%	893
UNITED FIRE & CASUALTY CO	351,894	2.86%	261,124	3,000	1.15%	364
ST. PAUL FIRE AND MARINE INS CO	316,384	2.57%	327,465	(4,582)	-1.40%	51,595
NATIONWIDE MUTUAL INS CO	289,185	2.35%	254,990	25,016	9.81%	2,593
SEABOARD SURETY CO	251,993	2.04%	245,060	(58,645)	-23.93%	(2,909)
DEVELOPERS SURETY AND INDEMNITY CO	241,245	1.96%	252,186	142,485	56.50%	46,053
CONTRACTORS BONDING AND INS CO	237,984	1.93%	195,743	33,239	16.98%	11,038
SUN SURETY INS CO	237,213	1.92%	237,213	0	0.00%	0
NATIONAL FIRE INS CO OF HARTFORD	225,090	1.83%	220,913	(1)	0.00%	0
FEDERAL INS CO	205,134	1.66%	147,629	(83,288)	-56.42%	0
HARTFORD FIRE INS CO	174,449	1.42%	218,325	2,415	1.11%	(563)
MERCHANTS BONDING CO (MUTUAL)	161,454	1.31%	161,517	(53,269)	-32.98%	18,151
UNITED STATES FIDELITY AND GUARANTY CO	152,141	1.23%	153,389	(18,218)	-11.88%	5,248
ALL OTHERS (129)	2,723,163	22.10%	3,164,671	3,478,184	109.91%	382,090
TOTAL	12,324,573	100.00%	12,352,092	5,251,101	42.51%	449,759

Burglary and Theft

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	117,740	38.52%	36,527	7,125	19.51%	502
FEDERAL INS CO	63,720	20.85%	95,616	32	0.03%	1
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	44,002	14.39%	45,218	8,720	19.28%	427
WESTERN COMMUNITY INS CO	13,988	4.58%	13,631	2,212	16.23%	0
AMERICAN HARDWARE MUTUAL INS CO	10,069	3.29%	8,741	2,996	34.28%	(14)
UNIVERSAL UNDERWRITERS INS CO	8,410	2.75%	8,265	40	0.48%	11
GREAT AMERICAN INS CO	7,636	2.50%	7,691	577	7.50%	635
FEDERATED MUTUAL INS CO	6,871	2.25%	6,389	(105)	-1.64%	(1)
ST. PAUL FIRE AND MARINE INS CO	6,570	2.15%	7,611	(785)	-10.31%	(378)
SENTRY SELECT INS CO	6,196	2.03%	5,727	514	8.98%	36
NATIONAL FARMERS UNION STANDARD INS CO	5,559	1.82%	5,448	(26)	-0.48%	(2)
EMPLOYERS MUTUAL CASUALTY CO	4,979	1.63%	5,058	1,217	24.06%	(1)
GENESIS INS CO	4,879	1.60%	4,564	(5,257)	-115.18%	0
SAFECO INS CO OF AMERICA	4,375	1.43%	4,982	(592)	-11.88%	(681)
HARTFORD FIRE INS CO	4,291	1.40%	3,539	74	2.09%	0

2002 Business
Burglary and Theft (continued)

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
UNITED STATES FIDELITY AND GUARANTY CO	3,969	1.30%	5,132	(613)	-11.94%	(31)
NATIONWIDE MUTUAL INS CO	3,961	1.30%	3,278	69	2.10%	21
ROYAL INS CO OF AMERICA	3,576	1.17%	2,664	(1)	-0.04%	0
AMERICAN MOTORISTS INS CO	3,071	1.00%	2,656	354	13.33%	26
FACTORY MUTUAL INS CO	2,882	0.94%	2,758	0	0.00%	0
ALL OTHERS (68)	(21,066)	-6.89%	28,843	20,057	69.54%	431
TOTAL	305,678	100.00%	304,338	36,608	12.03%	982

Boiler and Machinery

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
FACTORY MUTUAL INS CO	1,529,960	34.80%	1,402,368	32,270	2.30%	2,794
HARTFORD STEAM BOILER INSPECTION AND INS CO (THE)	592,909	13.48%	539,590	111,323	20.63%	3,298
ZURICH AMERICAN INS CO	432,702	9.84%	390,549	258,870	66.28%	0
CONTINENTAL CASUALTY CO	226,548	5.15%	249,573	0	0.00%	0
FEDERAL INS CO	193,959	4.41%	175,918	(623)	-0.35%	(48)
PACIFIC INDEMNITY CO	180,329	4.10%	163,147	13,684	8.39%	2,177
CONTINENTAL WESTERN INS CO	109,300	2.49%	39,942	0	0.00%	0
TRAVELERS INDEMNITY CO OF ILLINOIS (THE)	88,439	2.01%	185,169	240,776	130.03%	(3,007)
ST. PAUL FIRE AND MARINE INS CO	86,876	1.98%	79,610	156,941	197.14%	8,561
AFFILIATED FM INS CO	82,788	1.88%	68,322	(4,618)	-6.76%	0
CINCINNATI INS CO (THE)	82,617	1.88%	55,056	14,077	25.57%	0
AMCO INS CO	68,680	1.56%	33,051	6,123	18.53%	401
LUMBERMEN'S UNDERWRITING ALLIANCE	68,245	1.55%	41,877	0	0.00%	0
AMERICAN ECONOMY INS CO	58,150	1.32%	28,910	106	0.37%	44
UNIVERSAL UNDERWRITERS INS CO	57,908	1.32%	56,541	(23)	-0.04%	128
OREGON MUTUAL INS CO	51,429	1.17%	37,922	6,343	16.73%	29
AMERICAN GUARANTEE AND LIABILITY INS CO	45,450	1.03%	45,988	(897)	-1.95%	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	40,773	0.93%	65,953	(5,946)	-9.02%	(491)
AMERICAN STATES INS CO	40,752	0.93%	54,835	14,582	26.59%	(96)
FEDERATED MUTUAL INS CO	36,894	0.84%	33,427	1,000	2.99%	0
ALL OTHERS (77)	322,248	7.33%	330,040	45,670	13.84%	6,212
TOTAL	4,396,956	100.00%	4,077,788	889,658	21.82%	20,002

**2002 Business
Credit**

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO	DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED
EULER AMERICAN CREDIT INDEMNITY CO	216,848	32.23%	214,589	(335,695)	-156.44%	0
WESCO INS CO	206,935	30.76%	188,302	46,300	24.59%	0
ACE AMERICAN INS CO	160,300	23.83%	164,388	8,745	5.32%	(20)
ONEBEACON AMERICA INS CO	29,539	4.39%	18,736	2,883	15.39%	0
CONTINENTAL CASUALTY CO	28,778	4.28%	30,430	4,800	15.77%	0
NORTHBROOK INDEMNITY CO	24,028	3.57%	4,264	5,791	135.81%	0
ASSOCIATES INS CO	3,473	0.52%	3,473	(52)	-1.50%	0
GUARANTY NATIONAL INS CO	2,972	0.44%	8,576	8,001	93.30%	415
YOSEMITE INS CO	0	0.00%	0	(6)	0.00%	0
GREAT AMERICAN INS CO	0	0.00%	0	(413)	0.00%	0
NORTHWESTERN NATIONAL CASUALTY CO	0	0.00%	0	(66)	0.00%	9
CONTINENTAL INS CO (THE)	(63)	-0.01%	(1,148)	3,546	-308.89%	3,837
TOTAL	672,810	100.00%	631,610	(256,166)	-40.56%	4,241

2002 Business
Accident and Health - Life Companies

INSURER	DIRECT PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
BLUE CROSS OF IDAHO HEALTH SERVICE, INC.	461,262,726	39.76%	455,827,850	382,651,259	83.95%
REGENCE BLUESHIELD OF IDAHO, INC.	445,944,850	38.44%	448,077,776	395,384,541	88.24%
PRIMARY HEALTH NETWORK, INC.	23,720,595	2.04%	23,426,998	18,788,563	80.20%
MUTUAL OF OMAHA INS CO	16,496,560	1.42%	15,945,579	10,353,551	64.93%
UNITED HEALTHCARE INS CO	15,763,372	1.36%	15,616,257	13,280,184	85.04%
AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	15,077,954	1.30%	15,419,305	8,294,351	53.79%
BANKERS LIFE AND CASUALTY CO	11,611,517	1.00%	11,481,764	6,158,500	53.64%
PRINCIPAL LIFE INS CO	9,805,193	0.85%	10,089,969	7,842,860	77.73%
FORTIS INS CO	9,660,622	0.83%	9,630,249	6,055,399	62.88%
COMBINED INS CO OF AMERICA	8,817,076	0.76%	8,597,389	4,467,629	51.96%
STANDARD INS CO	7,615,226	0.66%	7,484,802	4,294,648	57.38%
UNUM LIFE INS CO OF AMERICA	7,097,537	0.61%	7,135,037	7,975,040	111.77%
STERLING LIFE INS CO	6,030,827	0.52%	5,953,507	4,942,967	83.03%
MID-WEST NATIONAL LIFE INS CO OF TENNESSEE	5,616,504	0.48%	5,563,204	3,335,560	59.96%
LIFE INS CO OF NORTH AMERICA	4,499,175	0.39%	4,499,175	14,660,200	325.84%
NORTHWESTERN MUTUAL LIFE INS CO	4,224,740	0.36%	4,298,082	6,801,201	158.24%
AETNA LIFE INS CO	4,124,048	0.36%	4,050,052	2,491,315	61.51%
GENERAL ELECTRIC CAPITAL ASSURANCE CO	4,007,390	0.35%	3,756,082	1,461,527	38.91%
METROPOLITAN LIFE INS CO	3,935,918	0.34%	3,879,290	5,645,121	145.52%
MEGA LIFE AND HEALTH INS CO	3,537,075	0.30%	3,759,931	1,597,128	42.48%
ALL OTHER COMPANIES (283)	91,187,314	7.86%	95,409,022	66,112,133	69.29%
TOTAL	1,160,036,219	100.00%	1,159,901,320	972,593,677	83.85%

**2002 Business
Title**

INSURER	PREMIUMS WRITTEN	MARKET SHARE	PREMIUMS EARNED	LOSSES INCURRED	LOSS RATIO
FIRST AMERICAN TITLE INS CO	30,865,732	33.85%	30,100,006	907,192	3.01%
CHICAGO TITLE INS CO	12,021,721	13.19%	11,790,933	627,499	5.32%
OLD REPUBLIC NATIONAL TITLE INS CO	10,272,954	11.27%	9,888,845	1,065,812	10.78%
TRANSNATION TITLE INS CO	9,653,928	10.59%	9,771,947	497,151	5.09%
COMMONWEALTH LAND TITLE INS CO	9,557,823	10.48%	9,407,065	180,375	1.92%
STEWART TITLE GUARANTY CO	8,392,429	9.21%	8,207,429	354,049	4.31%
TICOR TITLE INS CO	4,621,053	5.07%	4,568,802	337,845	7.39%
LAWYERS TITLE INS CORP	2,767,587	3.04%	2,771,571	93,721	3.38%
UNITED GENERAL TITLE INS CO	2,212,673	2.43%	2,162,321	8,270	0.38%
FIDELITY NATIONAL TITLE INS CO	796,137	0.87%	777,328	255	0.03%
PACIFIC NORTHWEST TITLE INS CO, INC.	9,356	0.01%	9,254	0	0.00%
AMERICAN PIONEER TITLE INS CO	0	0.00%	0	0	0.00%
INVESTORS TITLE INS CO	0	0.00%	0	0	0.00%
SECURITY UNION TITLE INS CO	0	0.00%	49,722	25,923	52.14%
TOTAL	91,171,393	100.00%	89,505,223	4,098,092	4.58%

2002 Business Annuities

INSURER	PREMIUMS WRITTEN	MARKET SHARE
ALLIANZ LIFE INS CO OF NORTH AMERICA	43,831,661	6.07%
MANUFACTURERS LIFE INS CO (USA) (THE)	37,586,693	5.20%
ING LIFE INS AND ANNUITY CO	34,999,295	4.85%
BENEFICIAL LIFE INS CO	34,514,401	4.78%
AMERICAN SKANDIA LIFE ASSURANCE CORPORATION	29,012,152	4.02%
OLD STANDARD LIFE INS CO	27,800,786	3.85%
TRANSAMERICA LIFE INS CO	26,693,211	3.70%
LINCOLN NATIONAL LIFE INS CO	25,612,280	3.55%
TEACHERS INS AND ANNUITY ASSOCIATION OF AMERICA	23,415,203	3.24%
AIG ANNUITY INS CO	21,304,830	2.95%
PRUDENTIAL INS CO OF AMERICA (THE)	17,508,701	2.42%
WESTERN UNITED LIFE ASSURANCE CO	16,608,455	2.30%
GOLDEN AMERICAN LIFE INS CO	16,129,869	2.23%
JACKSON NATIONAL LIFE INS CO	15,584,460	2.16%
IDS LIFE INS CO	15,475,071	2.14%
VARIABLE ANNUITY LIFE INS CO (THE)	14,559,197	2.02%
NEW YORK LIFE INS & ANNUITY CORP	14,499,852	2.01%
UNITED HERITAGE LIFE INS CO	10,650,399	1.47%
OHIO NATIONAL LIFE INS CO (THE)	10,606,109	1.47%
AMERICAN EQUITY INVESTMENT LIFE INS CO	10,249,076	1.42%
ALL OTHER (198)	275,676,072	38.17%
TOTAL	722,317,773	100.00%

2002 Business

Ordinary Life

INSURER	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	IN FORCE ON 12/31/2002	MARKET SHARE (PREMIUMS)	MARKET SHARE (IN FORCE)
NORTHWESTERN MUTUAL LIFE INS CO	42,151,460	25,905,791	4,889,716,116	14.35%	11.71%
BENEFICIAL LIFE INS CO	14,148,062	20,843,022	1,915,836,662	4.82%	4.59%
FARM BUREAU LIFE INS CO	10,397,160	8,951,857	1,717,819,165	3.54%	4.11%
NEW YORK LIFE INS CO	10,101,686	12,764,550	1,302,491,885	3.44%	3.12%
STATE FARM LIFE INS CO	9,311,263	8,055,611	1,932,327,646	3.17%	4.63%
MONY LIFE INS CO	8,969,305	14,128,415	816,642,195	3.05%	1.96%
MASSACHUSETTS MUTUAL LIFE INS CO	6,823,910	12,354,363	485,328,632	2.32%	1.16%
PRUDENTIAL INS CO OF AMERICA (THE)	6,697,031	13,179,999	630,508,250	2.28%	1.51%
SECURITY LIFE OF DENVER INS CO	5,980,942	8,665,002	304,983,975	2.04%	0.73%
PACIFIC LIFE INS CO	5,048,459	8,116,095	483,157,859	1.72%	1.16%
OHIO NATIONAL LIFE ASSURANCE CORP	4,913,476	2,015,010	711,437,200	1.67%	1.70%
FARMERS NEW WORLD LIFE INS CO	4,851,233	4,584,262	1,222,558,652	1.65%	2.93%
TRANSAMERICA OCCIDENTAL LIFE INS CO	4,843,318	3,352,406	850,009,528	1.65%	2.04%
JEFFERSON PILOT FINANCIAL INS CO	4,438,540	8,107,806	499,250,082	1.51%	1.20%
METROPOLITAN LIFE INS CO	4,432,572	12,234,481	497,068,048	1.51%	1.19%
WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO	4,101,116	7,646,400	656,150,394	1.40%	1.57%
MONY LIFE INS CO OF AMERICA	3,825,405	15,778,991	657,162,417	1.30%	1.57%
HARTFORD LIFE AND ANNUITY INS CO	3,699,583	23,139,038	176,594,915	1.26%	0.42%
WEST COAST LIFE INS CO	3,417,787	308,617	414,505,467	1.16%	0.99%
LINCOLN NATIONAL LIFE INS CO	3,382,300	26,970,418	403,378,910	1.15%	0.97%
ALL OTHERS (382)	132,120,485	378,712,827	21,183,812,821	44.99%	50.74%
TOTAL	293,655,093	615,814,961	41,750,740,819	100.00%	100.00%

Credit Life

INSURER	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	IN FORCE ON 12/31/2002	MARKET SHARE (PREMIUMS)	MARKET SHARE (IN FORCE)
CUNA MUTUAL INS SOCIETY	1,661,593	863,475	227,427,176	24.32%	27.87%
AMERICAN MODERN LIFE INS CO	744,789	0	12,433,846	10.90%	1.52%
HOUSEHOLD LIFE INS CO	684,707	227,875	94,807,257	10.02%	11.62%
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	673,344	458,302	66,302,990	9.86%	8.13%
UNION SECURITY LIFE INS CO	469,791	817,085	103,742,561	6.88%	12.71%
AMERICAN HERITAGE LIFE INS CO	456,803	140,859	26,271,846	6.69%	3.22%
AMERICAN GENERAL ASSURANCE CO	434,872	161,244	44,859,165	6.37%	5.50%

2002 Business
Credit Life (continued)

INSURER	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	IN FORCE ON 12/31/2002	MARKET SHARE (PREMIUMS)	MARKET SHARE (IN FORCE)
AMERICAN NATIONAL INS CO	409,739	163,374	34,810,121	6.00%	4.27%
CENTRAL STATES HEALTH AND LIFE CO OF OMAHA	249,303	133,245	16,579,136	3.65%	2.03%
NORTH CENTRAL LIFE INS CO	245,500	8,958	14,710,907	3.59%	1.80%
LANDCAR LIFE INS CO	199,214	20,449	19,749,926	2.92%	2.42%
MERIT LIFE INS CO	194,760	84,107	16,804,468	2.85%	2.06%
PROTECTIVE LIFE INS CO	143,726	54,359	14,255,114	2.10%	1.75%
LIFE INVESTORS INS CO OF AMERICA	141,937	19,267	13,277,381	2.08%	1.63%
UNIVERSAL UNDERWRITERS LIFE INS CO	90,579	52,907	11,645,384	1.33%	1.43%
ALLSTATE LIFE INS CO	84,500	83,641	623,731	1.24%	0.08%
STONEBRIDGE LIFE INS CO	73,480	24,256	3,564,772	1.08%	0.44%
BANKERS LIFE INS CO	57,151	35,117	4,707,948	0.84%	0.58%
GENERAL FIDELITY LIFE INS CO	48,058	1,719	2,096,513	0.70%	0.26%
CENTURION LIFE INS CO	42,810	100,954	23,639,113	0.63%	2.90%
ALL OTHERS (26)	-275,155	464,267	63,658,169	-4.03%	7.80%
TOTAL	6,831,501	3,915,460	815,967,524	100.00%	100.00%

Group Life

INSURER	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	IN FORCE ON 12/31/2002	MARKET SHARE (PREMIUMS)	MARKET SHARE (IN FORCE)
STANDARD INS CO	11,971,925	10,442,671	7,884,883,000	15.76%	28.47%
PRINCIPAL LIFE INS CO	8,929,578	12,248,703	1,952,157,793	11.75%	7.05%
PRUDENTIAL INS CO OF AMERICA (THE)	8,383,216	112,647,889	3,443,710,867	11.03%	12.43%
METROPOLITAN LIFE INS CO	6,476,020	23,202,030	2,347,639,034	8.52%	8.48%
FORETHOUGHT LIFE INS CO	3,928,427	2,068,904	23,246,984	5.17%	0.08%
AMERICAN INTERNATIONAL LIFE ASSURANCE CO OF NEW YORK	3,565,347	390,141	74,993,929	4.69%	0.27%
UNUM LIFE INS CO OF AMERICA	3,540,072	3,173,470	2,501,637,192	4.66%	9.03%
GREAT WESTERN INS CO	3,144,248	1,273,733	13,287,741	4.14%	0.05%
REGENCE LIFE AND HEALTH INS CO	2,258,471	2,004,875	739,683,000	2.97%	2.67%
SUN LIFE ASSURANCE CO OF CANADA (U.S.)	2,091,681	348,643	0	2.75%	0.00%
NEW YORK LIFE INS CO	1,853,118	3,120,464	374,956,235	2.44%	1.35%
CONNECTICUT GENERAL LIFE INS CO	1,585,314	2,044,542	1,442,744,603	2.09%	5.21%
CUNA MUTUAL INS SOCIETY	1,538,006	2,317,026	297,204,867	2.02%	1.07%

2002 Business
Group Life (continued)

INSURER	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	IN FORCE ON 12/31/2002	MARKET SHARE (PREMIUMS)	MARKET SHARE (IN FORCE)
MINNESOTA LIFE INS CO	1,198,461	1,647,615	478,007,832	1.58%	1.73%
UNITED HERITAGE LIFE INS CO	1,159,349	735,910	472,150,311	1.53%	1.70%
BENEFICIAL LIFE INS CO	1,042,453	550,700	530,377,298	1.37%	1.91%
HARTFORD LIFE & ACCIDENT INS CO	871,637	737,589	405,546,912	1.15%	1.46%
RELIASTAR LIFE INS CO	811,213	1,838,508	375,282,196	1.07%	1.35%
MASSACHUSETTS MUTUAL LIFE INS CO	806,606	3,393	17,592,901	1.06%	0.06%
STONEBRIDGE LIFE INS CO	799,114	291,094	37,621,472	1.05%	0.14%
ALL OTHERS (231)	10,016,525	176,129,300	4,284,187,198	13.18%	15.47%
TOTAL	75,970,781	357,217,200	27,696,911,365	100.00%	100.00%

Industrial Life

INSURER	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	IN FORCE ON 12/31/2002	MARKET SHARE (PREMIUMS)	MARKET SHARE (IN FORCE)
AMERICAN GENERAL LIFE AND ACCIDENT INS CO	1,587	11,076	348,317	36.83%	1.75%
FORTIS BENEFITS INS CO	1,378	9,825	241,128	31.98%	1.21%
LIBERTY LIFE INS CO	434	500	3,000	10.07%	0.02%
MONUMENTAL LIFE INS CO	312	1,707	389,655	7.24%	1.96%
AMERICAN NATIONAL INS CO	263	4,315	16,058	6.10%	0.08%
LIBERTY NATIONAL LIFE INS CO	105	1,609	0	2.44%	0.00%
WESTERN AND SOUTHERN LIFE INS CO (THE)	100	8,309	100,310	2.32%	0.50%
GE LIFE AND ANNUITY ASSURANCE CO	59	500	16,664	1.37%	0.08%
UNITED INS CO OF AMERICA	54	2,150	0	1.25%	0.00%
AMERICAN CAPITOL INS CO	11	66	0	0.26%	0.00%
BALTIMORE LIFE INS CO (THE)	6	0	1,413	0.14%	0.01%
PRUDENTIAL INS CO OF AMERICA (THE)	0	254,292	11,345,142	0.00%	57.01%
METROPOLITAN LIFE INS CO	0	215,582	6,904,178	0.00%	34.69%
SOUTHLAND LIFE INS CO	0	3,250	533,090	0.00%	2.68%
RELIABLE LIFE INS CO (THE)	0	1,037	12,248	0.00%	0.06%
CONSECO MEDICAL INS CO	0	0	9,000	0.00%	0.05%
OLD RELIANCE INS CO	0	0	7,000	0.00%	0.04%
JEFFERSON PILOT LIFEAMERICA INS CO	0	0	4,456	0.00%	0.02%
COLUMBIAN MUTUAL LIFE INS CO	0	0	57	0.00%	0.00%
RELIANCE STANDARD LIFE INS CO	0	0	-31,205	0.00%	-0.16%
TOTAL	4,309	514,218	19,900,511	100.00%	100.00%

Summary of Financial Condition as of December 31, 2002

Life and Disability Insurers

COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN FROM OPERATIONS	PREM/ANNUITY CONSIDERATIONS	INCURRED BENEFITS
5 STAR LIFE INS CO	LA	123,658,687	49,131,864	705,326	70,741,793	60,413,592
AAA LIFE INS CO	DC	262,328,491	25,041,526	(6,273,658)	76,370,880	17,695,241
ACACIA LIFE INS CO	DC	1,032,832,967	153,098,438	19,197,062	36,339,056	57,827,754
ACACIA NATIONAL LIFE INS CO	VA	597,996,564	36,803,192	9,194,357	87,321,644	44,419,839
ACADEMY LIFE INS CO	MO	343,310,553	34,808,104	(6,361,820)	26,711,964	16,746,103
ACCELERATION LIFE INS CO	OH	7,446,179	7,349,528	611,195	0	0
ADMIRAL LIFE INS CO OF AMERICA	AZ	8,544,108	8,485,128	164,806	0	0
ADVANCE INS CO	AZ	28,850,015	21,694,408	1,667,697	16,096,158	9,888,787
ADVANTA LIFE INS CO	AZ	9,958,490	8,992,860	480,260	1,501,720	539,111
AETNA HEALTH AND LIFE INS CO	CT	1,217,160,573	129,525,845	26,629,311	216,075,818	213,677,640
AETNA LIFE INS CO	CT	25,351,170,539	1,669,319,339	217,631,421	4,260,804,962	4,453,376,924
AGL LIFE ASSURANCE CO	PA	890,842,866	10,055,695	(3,071,427)	366,215,813	44,306,742
AIG ANNUITY INS CO	TX	33,831,368,264	2,109,025,576	110,507,207	8,517,345,981	2,078,686,197
AIG LIFE INS CO	DE	13,352,803,338	433,998,091	42,028,093	944,029,595	958,225,867
AIG SUNAMERICA LIFE ASSURANCE CO	AZ	22,068,132,373	463,904,670	(132,030,697)	2,908,251,324	2,210,916,235
ALL SAVERS INS CO	IN	3,679,406	3,037,581	296,543	120,231	185,128
ALLIANZ LIFE INS CO OF NORTH AMERICA	MN	22,745,493,278	1,663,934,012	(163,311,118)	8,439,391,412	1,576,710,779
ALLMERICA FINANCIAL LIFE INS AND ANNUITY CO	DE	13,590,801,101	427,051,369	(215,302,891)	2,719,744,118	2,888,752,107
ALLSTATE ASSURANCE CO	IL	13,574,455	10,617,194	232,165	0	0
ALLSTATE LIFE INS CO	IL	49,828,440,467	3,244,897,286	340,212,649	7,853,803,153	4,375,112,206
ALTA HEALTH & LIFE INS CO	IN	114,739,201	100,216,321	3,909,300	14,728	289,899
AMERIBEST LIFE INS CO	GA	297,259,314	14,768,037	(794,637)	7,642,588	13,319,679
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	FL	924,650,623	161,187,821	12,861,134	211,513,261	90,158,926
AMERICAN CAPITOL INS CO	TX	72,012,830	4,430,621	3,832,167	9,366,543	7,239,682
AMERICAN ENTERPRISE LIFE INS CO	IN	7,624,057,385	493,339,080	(75,893,884)	2,159,025,281	665,451,211
AMERICAN EQUITY INVESTMENT LIFE INS CO	IA	5,430,918,547	227,198,594	34,557,826	1,554,395,730	335,577,769
AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	NE	36,287,137,211	2,112,708,097	563,066,267	8,624,952,549	4,397,525,662
AMERICAN FAMILY LIFE INS CO	WI	2,769,804,022	237,895,841	25,086,729	336,476,757	143,286,504
AMERICAN FIDELITY ASSURANCE CO	OK	2,117,945,612	146,660,517	19,642,650	369,403,285	220,649,650
AMERICAN FIDELITY LIFE INS CO	FL	409,243,023	64,490,541	2,072,897	18,336,089	8,192,112
AMERICAN FOUNDERS LIFE INS CO	TX	624,529,949	30,682,998	3,748,885	41,195,841	39,181,241
AMERICAN GENERAL ASSURANCE CO	IL	1,294,270,819	138,596,336	23,153,358	686,371,357	457,379,658
AMERICAN GENERAL LIFE AND ACCIDENT INS CO	TN	8,439,897,041	443,465,833	419,839,208	828,577,500	735,818,799
AMERICAN GENERAL LIFE INS CO	TX	20,832,013,721	2,863,221,247	637,038,408	1,783,419,864	1,445,763,214
AMERICAN HEALTH AND LIFE INS CO	TX	1,283,864,692	265,392,166	139,902,580	164,065,019	101,293,862
AMERICAN HERITAGE LIFE INS CO	FL	1,723,227,094	162,949,595	(7,440,089)	404,993,594	245,335,142
AMERICAN HOME LIFE INS CO (THE)	KS	108,129,828	11,441,880	1,309,131	12,731,968	5,617,806
AMERICAN INCOME LIFE INS CO	IN	1,047,747,277	131,394,459	52,516,288	342,230,766	90,091,563
AMERICAN INTERNATIONAL LIFE ASSURANCE CO OF NEW YORK	NY	7,962,836,448	441,062,070	51,812,214	1,226,490,375	647,531,434

Summary of Financial Condition as of December 31, 2002

Life and Disability Insurers

COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN FROM OPERATIONS	PREM/ANNUITY CONSIDERATIONS	INCURRED BENEFITS
AMERICAN INVESTORS LIFE INS CO, INC.	KS	7,557,970,286	335,415,356	19,464,140	1,224,736,487	662,460,055
AMERICAN LIFE INS CO OF NEW YORK	NY	112,187,702	29,800,543	(9,038,396)	4,552,941	11,295,282
AMERICAN MATURITY LIFE INS CO	CT	78,430,646	35,725,159	994,977	189,823	713,061
AMERICAN MEMORIAL LIFE INS CO	SD	1,074,632,185	93,882,599	21,157,663	303,179,706	142,639,686
AMERICAN MODERN LIFE INS CO	OH	56,739,094	14,452,202	293,475	11,509,460	4,543,605
AMERICAN NATIONAL INS CO	TX	8,059,064,627	1,613,896,833	130,365,890	1,171,914,755	522,796,960
AMERICAN NATIONAL LIFE INS CO OF TEXAS	TX	150,182,867	49,981,492	3,197,574	117,122,975	83,178,755
AMERICAN NETWORK INS CO	PA	12,732,359	9,317,335	4,323,915	4,261,619	3,356,875
AMERICAN PARTNERS LIFE INS CO	AZ	418,975,641	40,243,017	868,431	73,169,165	52,626,293
AMERICAN PHOENIX LIFE AND REASSURANCE CO	CT	73,760,500	41,731,064	13,725,046	10,046,771	14,523,908
AMERICAN PIONEER LIFE INS CO	FL	132,717,677	25,114,066	(1,306,116)	74,480,727	50,077,418
AMERICAN REPUBLIC INS CO	IA	456,012,610	187,942,321	32,838,391	394,143,461	273,237,306
AMERICAN SKANDIA LIFE ASSURANCE CORP	CT	22,464,924,455	279,957,426	(211,017,620)	3,329,566,926	3,095,297,103
AMERICAN SPECIALTY HEALTH INS CO	IL	8,187,475	8,083,277	327,251	1,220,409	171,856
AMERICAN STATES LIFE INS CO	IN	554,175,620	79,163,104	20,427,976	53,463,216	47,860,824
AMERICAN TRAVELERS ASSURANCE CO	IA	11,032,791	4,228,575	(737,198)	20,052,850	10,392,574
AMERICAN UNDERWRITERS LIFE INS CO	AZ	32,549,120	11,050,306	1,215,816	4,642,106	2,098,186
AMERICAN UNITED LIFE INS CO	IN	9,117,845,765	618,726,475	(17,423,461)	1,699,998,038	1,160,654,857
AMERICAN VANGUARD LIFE INS CO	IA	9,236,855	8,283,708	431,014	0	0
AMERICAN-AMICABLE LIFE INS CO OF TEXAS	TX	231,811,760	36,976,148	12,179,610	46,983,796	16,592,237
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	TX	1,622,642,901	130,094,666	6,439,048	335,185,569	127,166,665
AMERICOM LIFE & ANNUITY INS CO	TX	153,704,694	11,821,378	(7,115,147)	112,285,751	9,631,773
AMERITAS LIFE INS CORP.	NE	2,302,771,248	586,671,638	45,929,459	444,739,041	315,734,038
AMERITAS VARIABLE LIFE INS CO	NE	2,004,963,218	72,701,885	(20,164,962)	308,828,437	317,402,982
AMERUS LIFE INS CO	IA	5,310,558,427	241,476,714	16,426,906	740,411,582	356,864,910
AMICA LIFE INS CO	RI	668,483,460	97,244,842	9,338,556	117,624,784	69,733,966
ANNUITY & LIFE REASSURANCE AMERICA, INC.	CT	81,444,957	14,046,163	(5,210,009)	17,779,392	4,608,858
ANNUITY INVESTORS LIFE INS CO	OH	968,511,220	38,588,347	(16,541,506)	246,483,143	108,858,034
ANTHEM ALLIANCE HEALTH INS CO	TX	87,817,220	76,250,090	1,191,093	0	2,634,984
ANTHEM LIFE INS CO	IN	244,830,080	64,261,518	12,307,285	97,459,092	67,157,738
ASSOCIATES FINANCIAL LIFE INS CO	TN	880,584,646	419,665,716	110,751,084	(36,547,384)	53,437,911
ASSURITY LIFE INS CO	NE	173,951,162	30,791,897	5,051,165	46,403,036	19,702,772
AURORA NATIONAL LIFE ASSURANCE CO	CA	3,847,564,529	305,919,297	33,152,964	2,525,810	15,499,184
AVIVA LIFE INS CO	DE	3,644,598,475	186,686,520	(19,045,828)	151,587,426	72,166,185
AXA CORPORATE SOLUTIONS LIFE REINS CO	DE	597,595,303	125,360,440	(203,384,442)	152,064,235	81,267,967
BALBOA LIFE INS CO	CA	121,443,757	68,177,827	2,897,881	22,819,442	10,785,405
BALTIMORE LIFE INS CO (THE)	MD	774,412,573	26,116,421	(14,024,516)	285,410,921	64,492,989
BANKERS FIDELITY LIFE INS CO	GA	97,528,305	25,850,306	4,153,472	60,783,038	39,411,265
BANKERS LIFE AND CASUALTY CO	IL	5,865,337,220	281,105,031	81,603,549	2,253,744,748	1,318,816,753

Summary of Financial Condition as of December 31, 2002

Life and Disability Insurers

COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN FROM OPERATIONS	PREM/ANNUITY CONSIDERATIONS	INCURRED BENEFITS
BANKERS LIFE INS CO	FL	125,429,478	5,940,477	(6,605,409)	79,445,938	5,900,364
BANKERS NATIONAL LIFE INS CO	TX	723,855,058	30,109,643	8,538,828	28,086,910	80,022,122
BANNER LIFE INS CO	MD	1,010,077,480	280,589,049	14,202,492	197,678,661	127,397,761
BCS LIFE INS CO	IL	129,394,909	63,485,975	2,681,808	140,742,268	122,538,917
BENEFICIAL LIFE INS CO	UT	2,313,471,654	180,532,271	21,491,259	305,141,680	187,797,872
BENICORP INS CO	IN	36,017,792	12,629,357	3,868,977	60,381,355	41,359,025
BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	NE	1,778,392,377	535,567,503	71,776,619	38,361,170	38,350,683
BERKSHIRE LIFE INS CO OF AMERICA	MA	1,564,882,742	246,385,560	6,942,987	190,113,729	107,918,556
BEST LIFE AND HEALTH INS CO	TX	21,040,742	9,100,238	989,301	33,263,025	21,625,319
BLUE CROSS OF IDAHO HEALTH SERVICE, INC.	ID	163,255,729	72,056,397	7,166,067	455,827,850	382,651,259
BOSTON MUTUAL LIFE INS CO	MA	687,317,881	63,746,469	(920,498)	205,724,416	116,267,333
BROKERS NATIONAL LIFE ASSURANCE CO	AR	20,449,400	10,716,560	2,808,620	40,879,081	26,224,286
BUSINESS MEN'S ASSURANCE CO OF AMERICA	MO	2,632,757,030	256,897,104	(23,495,086)	423,907,658	501,226,784
C.M. LIFE INS CO	CT	6,108,592,321	340,763,316	(61,121,322)	1,829,654,454	657,639,279
CANADA LIFE ASSURANCE CO (THE)	CN	4,558,001,194	379,829,529	48,408,911	715,056,974	518,898,072
CANADA LIFE INS CO OF AMERICA	MI	2,874,171,363	136,869,399	17,193,278	302,242,082	391,509,786
CAPITOL LIFE INS CO (THE)	CO	325,012,969	13,619,954	2,150,001	0	14,531,487
CELTIC INS CO	IL	114,692,895	49,650,108	3,109,674	151,369,795	98,170,684
CENTRAL BENEFITS NATIONAL LIFE INS CO	OH	13,652,548	9,981,205	58,397	7,004,347	5,652,271
CENTRAL NATIONAL LIFE INS CO OF OMAHA (THE)	DE	11,648,873	11,405,963	292,246	0	0
CENTRAL SECURITY LIFE INS CO	TX	80,135,543	6,291,594	2,377,007	3,627,047	4,346,733
CENTRAL STATES HEALTH AND LIFE CO OF OMAHA	NE	350,544,808	77,572,726	3,654,400	138,745,413	79,562,526
CENTRAL UNITED LIFE INS CO	TX	279,030,163	32,038,190	10,458,906	79,519,980	81,112,263
CENTRE LIFE INS CO	MA	1,881,870,867	120,606,264	33,756,631	12,193,947	23,926,093
CENTURION LIFE INS CO	MO	975,307,027	766,738,862	37,931,231	53,256,980	31,822,054
CHARTER NATIONAL LIFE INS CO	IL	313,357,886	24,559,296	912,468	0	0
CHASE LIFE & ANNUITY CO	OH	128,118,823	37,915,456	(7,352,178)	88,186,939	2,276,979
CHESAPEAKE LIFE INS CO (THE)	OK	53,251,764	21,143,158	931,986	2,537,794	2,888,137
CHRISTIAN FIDELITY LIFE INS CO	TX	82,166,776	20,956,740	4,466,584	55,315,653	44,809,775
CIGNA LIFE INS CO	CT	45,497,382	17,218,527	398,218	77,931	7,304,434
CINCINNATI LIFE INS CO (THE)	OH	1,865,885,251	408,261,744	19,666,047	206,331,332	50,678,189
CITICORP LIFE INS CO	AZ	1,010,288,198	738,292,160	29,111,193	28,696,776	45,066,937
CITIZENS INS CO OF AMERICA	CO	242,905,750	51,482,459	3,750,164	57,634,229	31,439,829
CLARICA LIFE INS CO-U.S.	ND	3,296,961,745	122,325,322	(12,335,951)	829,737,299	151,223,035
CLARICA LIFE REINS CO	MI	23,366,473	23,114,824	492,856	0	0
CM ASSURANCE CO	CT	9,227,420	9,171,890	237,887	0	0
CNA GROUP LIFE ASSURANCE CO	IL	2,968,338,790	391,829,112	9,319,984	1,314,696,900	822,077,950
COLONIAL LIFE & ACCIDENT INS CO	SC	1,193,521,259	187,656,154	58,610,523	666,344,588	310,017,315
COLONIAL PENN LIFE INS CO	PA	851,850,165	41,052,953	(8,556,468)	71,979,917	83,832,406

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Life and Disability Insurers

COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN FROM OPERATIONS	PREM/ANNUITY CONSIDERATIONS	INCURRED BENEFITS
COLORADO BANKERS LIFE INS CO	CO	109,565,696	21,482,091	406,171	35,035,730	16,151,104
COLUMBIA UNIVERSAL LIFE INS CO	TX	200,255,142	27,610,541	229,117	0	0
COLUMBIAN LIFE INS CO	IL	186,809,865	23,842,938	2,024,441	73,008,307	26,686,136
COLUMBIAN MUTUAL LIFE INS CO	NY	326,559,161	38,908,470	1,028,433	36,744,887	30,562,239
COLUMBUS LIFE INS CO	OH	2,149,898,850	285,146,559	25,171,802	187,467,396	134,087,980
COMBINED INS CO OF AMERICA	IL	2,260,862,488	501,508,554	69,563,164	1,231,721,873	638,803,596
COMMERCIAL TRAVELERS MUTUAL INS CO	NY	34,208,604	5,308,660	(4,304,395)	45,051,783	35,843,673
COMPANION LIFE INS CO	SC	70,362,215	41,280,027	4,371,576	61,581,442	37,298,501
COMPBENEFITS INS CO	TX	19,917,007	13,909,788	4,686,658	51,032,075	36,568,343
CONGRESS LIFE INS CO	AZ	6,042,058	5,860,219	38,812	426,978	145,878
CONNECTICUT GENERAL LIFE INS CO	CT	66,797,875,203	2,297,816,214	(332,757,187)	6,399,239,872	6,998,161,852
CONSECO ANNUITY ASSURANCE CO	IL	5,937,396,062	232,124,371	38,390,268	328,363,929	1,838,672,893
CONSECO HEALTH INS CO	AZ	1,683,668,422	100,311,732	10,753,687	354,121,539	161,541,930
CONSECO LIFE INS CO	IN	4,252,843,330	146,897,320	(15,744,632)	478,578,676	614,381,170
CONSECO MEDICAL INS CO	IL	350,709,256	59,922,569	13,736,155	80,262,961	72,508,139
CONSECO SENIOR HEALTH INS CO	PA	2,654,513,232	136,632,136	(90,321,792)	454,703,000	404,106,602
CONSTITUTION LIFE INS CO	TX	92,856,084	10,414,695	(3,632,811)	7,846,615	11,588,735
CONTINENTAL AMERICAN INS CO	SC	41,851,007	11,631,232	2,283,565	28,818,674	9,514,486
CONTINENTAL ASSURANCE CO	IL	8,322,450,997	1,253,547,292	189,542,022	497,184,577	519,597,057
CONTINENTAL GENERAL INS CO	NE	365,399,110	33,754,925	(12,276,309)	291,730,315	224,669,928
CONTINENTAL LIFE INS CO OF BRENTWOOD, TENNESSEE	TN	77,497,329	27,419,856	3,583,562	102,177,239	71,084,750
CORPORATE HEALTH INS CO	PA	68,099,165	43,336,984	68,647,672	232,729,673	78,448,371
COUNTRY INVESTORS LIFE ASSURANCE CO	IL	1,217,066,008	88,484,389	4,430,168	135,650,926	70,753,562
COUNTRY LIFE INS CO	IL	4,265,879,076	852,594,380	28,859,516	431,609,852	287,256,065
CPIC LIFE INS CO	CA	130,312,261	104,248,608	12,124,068	55,004,595	29,558,058
CROWN LIFE INS CO	CN	405,129,555	42,427,431	3,935,195	16,224,618	33,252,539
CUNA MUTUAL INS SOCIETY	WI	2,598,378,827	502,074,600	22,984,509	1,293,991,658	906,704,395
CUNA MUTUAL LIFE INS CO	IA	5,618,890,626	208,781,563	(1,995,945)	1,255,042,429	532,112,324
DELAWARE AMERICAN LIFE INS CO	DE	98,256,691	33,582,683	7,830,442	18,817,801	11,452,585
EDUCATORS MUTUAL LIFE INS CO	PA	91,488,034	53,054,944	(1,149,607)	94,840,482	76,424,217
EMPHESYS INS CO	TX	7,083,052	6,500,674	388,968	2,694,087	1,946,076
EMPIRE GENERAL LIFE ASSURANCE CORP	TN	150,158,931	43,810,319	(10,389,224)	47,990,716	14,266,974
EMPLOYEES LIFE CO (MUTUAL)	IL	236,791,316	10,141,213	(259,957)	28,011,915	19,797,014
EMPLOYERS MODERN LIFE CO	IA	329,481,237	32,874,906	755,352	73,655,139	21,543,807
EMPLOYERS REASSURANCE CORP	KS	5,653,158,188	472,144,900	(146,574,478)	999,944,532	861,405,712
EQUITABLE LIFE & CASUALTY INS CO	UT	127,268,556	30,032,689	1,607,913	100,863,578	59,282,615
EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES (THE)	NY	78,251,331,880	4,091,290,510	589,662,090	11,302,714,801	8,375,215,034
EQUITABLE LIFE INS CO OF IOWA	IA	6,586,416,893	1,129,442,314	(99,130,573)	1,832,175,437	850,593,264
EQUITABLE OF COLORADO, INC. (THE)	CO	525,598,513	71,007,107	1,999,903	19,416,461	31,151,889

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EQUITRUST LIFE INS CO	IA	1,610,533,958	78,286,918	12,089,902	876,049,136	65,530,125
ERC LIFE REINS CORP	MO	1,543,244,886	697,829,483	46,574,915	312,051,383	182,039,360
FAMILY BENEFIT LIFE INS CO	MO	54,630,361	6,520,235	414,989	4,496,059	3,706,032
FAMILY HERITAGE LIFE INS CO OF AMERICA	OH	101,639,784	11,214,363	1,961,208	48,459,186	9,425,725
FAMILY LIFE INS CO	WA	125,120,685	24,673,837	131,314	29,084,714	16,934,658
FAMILY SERVICE LIFE INS CO	TX	649,514,031	81,460,323	9,506,328	377,691	48,001,640
FARM BUREAU LIFE INS CO	IA	4,458,896,789	391,762,289	36,336,231	473,813,379	278,222,805
FARMERS NEW WORLD LIFE INS CO	WA	6,049,234,651	978,869,604	140,130,684	783,697,967	302,823,347
FEDERAL HOME LIFE INS CO	VA	2,195,488,007	956,476,659	21,454,827	38,364,377	206,577,652
FEDERAL KEMPER LIFE ASSURANCE CO	IL	2,093,457,084	138,828,303	49,948,318	146,705,819	145,706,400
FEDERAL LIFE INS CO (MUTUAL)	IL	220,245,590	41,758,142	(2,479,172)	22,239,124	12,546,266
FEDERATED LIFE INS CO	MN	824,310,765	173,667,162	17,482,583	126,614,491	68,219,282
FIDELITY AND GUARANTY LIFE INS CO	MD	7,464,815,586	482,893,891	(28,179,784)	3,797,656,120	547,052,888
FIDELITY INVESTMENTS LIFE INS CO	UT	9,712,753,908	387,083,869	43,294,181	677,981,905	1,195,512,967
FIDELITY LIFE ASSOCIATION, A MUTUAL LEGAL RESERVE CO	IL	567,167,810	232,495,344	10,847,320	14,001,007	39,192,045
FIDELITY LIFE INS CO	PA	8,577,655	8,468,392	202,919	0	0
FIDELITY MUTUAL LIFE INS CO (THE)	PA	N/A				
FIDELITY SECURITY LIFE INS CO	MO	402,368,568	45,499,486	2,957,156	109,855,177	65,732,614
FINANCIAL ASSURANCE LIFE INS CO	TX	8,041,026	6,759,447	364,844	146,202	98,356
FINANCIAL BENEFIT LIFE INS CO	KS	277,055,005	18,691,692	2,208,892	9,265,909	47,242,710
FIRST ALLAMERICA FINANCIAL LIFE INS CO	MA	4,843,040,551	162,192,830	72,138,678	413,652,525	488,050,297
FIRST COLONY LIFE INS CO	VA	13,329,726,784	943,494,644	103,639,044	953,301,090	1,042,962,227
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	UT	2,861,810	728,516	620,625	4,395,127	2,084,935
FIRST HEALTH LIFE & HEALTH INS CO	TX	105,111,063	15,243,022	401,366	10,735,674	11,760,838
FIRST PENN-PACIFIC LIFE INS CO	IN	1,675,259,308	95,430,345	23,555,973	190,329,640	107,915,580
FIRST PYRAMID LIFE INS CO OF AMERICA (THE)	AR	15,022,487	14,908,512	(2,787,697)	6,411,918	4,544,731
FIRST VARIABLE LIFE INS CO	AR	211,683,698	37,114,523	2,080,705	11,625,738	61,661,276
FORETHOUGHT LIFE ASSURANCE CO	IN	8,941,471	8,527,161	317,532	(1,128)	113,678
FORETHOUGHT LIFE INS CO	IN	3,044,123,225	288,839,278	13,119,152	484,110,285	361,134,919
FORT DEARBORN LIFE INS CO	IL	1,155,017,684	296,455,829	6,144,363	465,766,202	257,229,237
FORTIS BENEFITS INS CO	MN	7,321,548,319	503,324,295	138,026,813	1,750,382,072	1,177,283,864
FORTIS INS CO	WI	617,737,602	140,573,478	67,051,606	473,406,661	281,739,201
FREMONT LIFE INS CO	CA	19,202,472	5,287,793	(484,199)	731,697	662,593
FUNERAL DIRECTORS LIFE INS CO	TX	314,341,272	30,177,484	2,010,474	47,229,603	32,546,500
GARDEN STATE LIFE INS CO	TX	101,202,490	39,185,192	(2,220,027)	33,256,139	17,825,392
GE GROUP LIFE ASSURANCE CO	CT	845,065,188	202,493,312	29,616,828	570,119,304	400,022,134
GE LIFE AND ANNUITY ASSURANCE CO	VA	18,888,318,570	550,676,604	26,086,020	3,134,037,914	4,141,242,994
GENERAL & COLOGNE LIFE RE OF AMERICA	CT	1,797,916,012	324,748,945	29,624,006	904,921,040	725,196,915
GENERAL AMERICAN LIFE INS CO	MO	12,285,397,778	740,781,062	(70,967,079)	652,362,331	649,841,613

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GENERAL ELECTRIC CAPITAL ASSURANCE CO	DE	30,672,614,539	2,405,937,077	65,962,018	6,051,557,154	1,848,908,920
GENERAL FIDELITY LIFE INS CO	CA	320,046,139	191,818,723	16,682,123	(209,552)	11,109,139
GERBER LIFE INS CO	NY	687,228,298	108,059,435	21,179,275	211,850,736	74,575,581
GERLING GLOBAL LIFE INS CO	CN	46,467,186	24,863,217	(239,843)	4,032,196	2,441,997
GERLING GLOBAL LIFE REINS CO	CA	246,901,084	46,720,839	(10,204,528)	47,744,730	17,694,431
GLENBROOK LIFE AND ANNUITY CO	AZ	1,334,200,855	160,401,405	6,908,069	0	0
GLOBE LIFE AND ACCIDENT INS CO	DE	1,733,774,547	258,219,822	90,628,956	381,620,408	153,513,635
GOLDEN AMERICAN LIFE INS CO	DE	16,506,157,458	424,892,282	(303,071,060)	4,983,833,111	917,271,338
GOLDEN RULE INS CO	IL	1,975,394,786	207,110,838	38,927,119	946,500,271	677,790,214
GOVERNMENT PERSONNEL MUTUAL LIFE INS CO	TX	643,485,494	64,210,332	3,947,292	50,591,508	36,636,692
GREAT AMERICAN LIFE ASSURANCE CO	OH	24,691,536	9,135,647	302,295	650	1,161,192
GREAT AMERICAN LIFE INS CO	OH	6,389,399,782	418,589,798	46,288,551	668,280,902	326,052,948
GREAT FIDELITY LIFE INS CO	IN	2,910,918	2,183,205	131,561	479,756	34,257
GREAT REPUBLIC LIFE INS CO	WA	18,036,524	3,438,947	59,010	2,453,855	2,222,116
GREAT SOUTHERN LIFE INS CO	TX	769,364,469	52,260,304	5,030,246	63,346,194	64,741,232
GREAT WESTERN INS CO	UT	201,776,303	16,187,159	2,411,703	77,304,214	23,060,839
GREAT-WEST LIFE & ANNUITY INS CO	CO	26,156,092,626	1,292,292,178	208,193,538	4,549,282,254	4,746,273,916
GREAT-WEST LIFE ASSURANCE CO	CN	185,371,119	40,970,390	2,407,008	10,148,296	20,377,931
GROUP HEALTH OPTIONS, INC.	WA	64,907,028	22,849,990	(2,879,700)	347,093,341	311,750,542
GUARANTEE RESERVE LIFE INS CO	IN	286,454,685	24,826,256	1,151,046	139,307,467	61,995,870
GUARANTEE TRUST LIFE INS CO	IL	246,469,402	53,275,458	661,467	210,879,492	141,348,239
GUARDIAN INS & ANNUITY CO, INC. (THE)	DE	8,431,555,727	210,144,430	(26,010,565)	1,688,017,218	1,314,451,383
GUARDIAN LIFE INS CO OF AMERICA	NY	19,545,291,266	1,913,261,997	52,065,203	5,248,922,937	3,306,759,157
GUIDEONE LIFE INS CO	IA	347,745,827	63,095,986	8,167,297	20,542,640	10,106,894
HART LIFE INS CO	CT	11,779,100	11,725,331	405,762	0	-5,000
HARTFORD LIFE & ACCIDENT INS CO	CT	8,053,890,183	3,018,910,409	184,053,726	2,213,778,535	1,604,853,051
HARTFORD LIFE AND ANNUITY INS CO	CT	42,357,572,351	588,269,105	(200,230,228)	4,626,829,933	4,967,450,625
HARTFORD LIFE INS CO	CT	87,121,876,940	2,354,229,552	166,161,640	8,457,437,850	8,232,410,296
HCC LIFE INS CO	IN	188,330,034	109,244,327	27,320,022	169,915,482	100,763,829
HCSC INS SERVICES CO	IL	14,601,056	13,842,712	296,171	595,800	596,142
HEALTH NET LIFE INS CO	CA	216,203,328	111,981,412	4,232,469	437,081,745	363,422,219
HEALTHY ALLIANCE LIFE INS CO	MO	516,185,891	137,572,941	36,050,985	989,739,541	786,334,184
HERITAGE LIFE INS CO	AZ	114,618,055	91,094,213	8,658,671	(1,212,066)	3,757,620
HIGHMARK LIFE INS CO	CT	269,521,673	64,178,264	5,140,474	198,650,288	138,332,647
HOME OWNERS LIFE INS CO	IL	33,936,697	11,474,947	379,319	5,460,608	3,996,385
HOMESHIELD INS CO.	OK	32,337,918	14,161,744	1,548,776	5,272,230	2,834,844
HOMESTEADERS LIFE CO	IA	819,826,454	42,351,024	8,450,521	224,461,441	115,237,444
HORACE MANN LIFE INS CO	IL	3,407,018,109	221,012,189	21,783,405	374,184,438	241,194,635
HOUSEHOLD LIFE INS CO	MI	1,285,464,933	332,081,256	132,700,337	218,613,785	179,042,377

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HUMANA INS CO	WI	864,633,585	416,528,774	57,156,550	2,442,461,410	2,018,919,501
HUMANADENTAL INS CO	WI	37,172,091	24,887,674	6,118,498	90,886,242	64,600,858
IDEALIFE INS CO	CT	23,068,068	9,373,163	507,860	1,725,826	2,607,878
IDS LIFE INS CO	MN	44,831,441,924	2,408,379,121	215,786,989	5,612,141,829	4,423,098,769
IL ANNUITY AND INS CO	KS	2,097,376,441	13,726,053	(442,106)	31,235,992	178,364,163
ILLINOIS MUTUAL LIFE INS CO	IL	969,829,575	102,301,020	11,478,618	164,842,232	56,009,150
INDEPENDENCE LIFE AND ANNUITY CO	RI	168,998,958	40,419,637	4,612,702	(681,722)	9,465,674
INDIANAPOLIS LIFE INS CO	IN	1,972,605,270	154,895,668	55,606,325	279,587,018	189,318,259
INDIVIDUAL ASSURANCE CO, LIFE, HEALTH & ACCIDENT	MO	50,146,551	17,103,343	(2,199,630)	26,817,963	11,098,300
INDUSTRIAL-ALLIANCE PACIFIC LIFE INS CO	CN	258,228,453	31,617,266	1,839,869	26,319,832	19,572,535
ING INS CO OF AMERICA	FL	753,826,064	63,663,777	2,544,704	26,621,546	104,827,923
ING LIFE INS AND ANNUITY CO	CT	43,721,164,429	1,006,043,865	171,079,561	6,961,305,476	5,565,178,113
INS INVESTORS LIFE INS CO	TX	128,575,104	128,154,299	105,775	48,851	21,687
INTEGRITY LIFE INS CO	OH	3,605,687,223	199,849,346	(10,666,313)	482,513,826	371,268,614
INVESTORS GUARANTY LIFE INS CO	CA	10,668,990	10,045,388	717,199	24,444	803
INVESTORS INS CORP	DE	52,491,109	11,952,873	(276,655)	19,763,151	305,132
INVESTORS LIFE INS CO OF NORTH AMERICA	WA	1,084,660,424	55,819,415	3,576,314	59,399,805	99,523,767
INVESTORS PARTNER LIFE INS CO	DE	544,678,160	92,753,567	10,326,545	516,493	34,530,830
J.M.I.C. LIFE INS CO	FL	226,459,341	62,536,354	6,200,509	51,671,290	19,801,343
JACKSON NATIONAL LIFE INS CO	MI	45,364,049,613	2,888,882,103	127,972,202	6,153,077,944	3,362,838,310
JEFFERSON NATIONAL LIFE INS CO	TX	1,875,118,144	61,587,718	28,090,524	307,776,514	674,797,580
JEFFERSON PILOT FINANCIAL INS CO	NE	11,620,156,052	802,134,090	209,698,545	1,447,532,160	1,466,782,030
JEFFERSON PILOT LIFEAMERICA INS CO	NJ	1,279,291,998	112,910,856	25,174,851	166,836,850	80,004,300
JEFFERSON STANDARD LIFE INS CO	NC	8,765,220	7,877,953	196,799	0	0
JEFFERSON-PILOT LIFE INS CO.	NC	13,020,700,568	752,919,813	183,317,766	1,947,660,178	725,830,883
JOHN ALDEN LIFE INS CO	MN	651,026,042	118,737,860	39,133,690	320,099,521	208,735,199
JOHN HANCOCK LIFE INS CO	MA	69,341,546,764	3,524,140,619	644,564,538	6,748,141,736	6,196,236,387
JOHN HANCOCK VARIABLE LIFE INS CO	MA	10,129,624,135	589,592,536	80,429,368	1,273,807,975	480,414,051
KANAWHA INS CO	SC	494,523,995	67,232,379	42,462	98,538,016	62,166,314
KANSAS CITY LIFE INS CO	MO	2,649,262,635	241,932,794	20,279,865	179,961,885	164,490,868
KEMPER INVESTORS LIFE INS CO	IL	17,566,938,178	312,653,422	(33,585,301)	2,070,654,891	910,683,140
KEYPORT LIFE INS CO	RI	16,078,590,910	445,741,321	(101,356,806)	2,085,845,754	2,220,641,498
LAFAYETTE LIFE INS CO (THE)	IN	1,483,463,343	84,489,459	5,005,458	384,177,450	118,479,043
LANDCAR LIFE INS CO	UT	24,521,329	14,360,378	1,264,369	4,166,810	688,703
LIBERTY BANKERS LIFE INS CO	IA	195,895,881	18,958,825	(6,117,163)	76,107,459	32,331,711
LIBERTY LIFE ASSURANCE CO OF BOSTON	MA	6,725,357,484	124,845,467	(4,338,000)	469,000,138	129,962,699
LIBERTY LIFE INS CO	SC	1,399,131,298	131,717,205	16,865,497	231,795,385	106,632,836
LIBERTY NATIONAL LIFE INS CO	AL	3,890,932,879	422,898,805	114,904,259	509,964,600	335,013,268
LIFE AND HEALTH INS CO OF AMERICA	PA	45,179,743	3,025,470	(521,621)	13,065,870	6,791,648

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LIFE INS CO OF GEORGIA	GA	1,913,973,073	96,858,421	(42,034,944)	523,420,889	156,974,325
LIFE INS CO OF NORTH AMERICA	PA	4,813,707,307	424,401,356	90,442,216	1,536,942,867	1,207,233,487
LIFE INS CO OF THE SOUTHWEST	TX	2,934,818,746	124,670,616	11,959,394	407,579,068	208,619,324
LIFE INVESTORS INS CO OF AMERICA	IA	10,641,484,520	718,605,952	37,146,578	1,117,224,047	1,064,527,135
LIFE OF MARYLAND, INC.	MD	3,101,246	3,081,404	2,176,397	(162,642,831)	21,003,567
LIFewise HEALTH PLAN OF OREGON INC.	OR	113,739,865	43,377,116	15,087,781	337,710,771	273,371,630
LINCOLN BENEFIT LIFE CO	NE	1,681,342,793	194,878,069	7,448,873	0	0
LINCOLN HERITAGE LIFE INS CO	IL	420,209,710	66,072,979	7,328,436	93,626,871	39,695,045
LINCOLN MEMORIAL LIFE INS CO	TX	91,946,402	12,703,144	7,154,223	6,556,993	6,976,178
LINCOLN MUTUAL LIFE & CASUALTY INS CO	ND	29,563,760	7,804,793	707,072	5,565,611	3,882,211
LINCOLN NATIONAL LIFE INS CO	IN	67,123,506,108	2,628,111,073	(21,314,303)	8,229,404,603	7,953,545,075
LINCOLN NATIONAL REASSURANCE COMPANY	IN	N/A				
LONDON LIFE REINS CO	PA	830,032,484	64,078,972	(403,898)	(12,610,712)	77,698,219
LONDON PACIFIC LIFE & ANNUITY CO	NC	1,752,997,630	(186,445,837)	(21,537,869)	153,509,591	331,230,011
LOYAL AMERICAN LIFE INS CO	OH	381,754,409	80,649,490	2,569,420	19,445,300	16,470,042
LUTHERAN BROTHERHOOD VARIABLE INS PRODUCTS CO	MN	3,403,717,063	90,777,243	(8,561,482)	176,942,490	436,220,643
MADISON NATIONAL LIFE INS CO, INC.	WI	448,219,001	87,600,836	1,660,812	57,613,548	43,095,172
MAMSI LIFE AND HEALTH INS CO	MD	312,525,440	173,582,682	50,195,422	660,159,480	545,758,685
MANHATTAN LIFE INS CO (THE)	NY	359,949,217	19,155,479	594,498	23,694,305	51,020,892
MANHATTAN NATIONAL LIFE INS CO	IL	272,172,523	45,325,857	10,533,667	(200,210,618)	11,646,791
MANUFACTURERS LIFE INS CO (USA) (THE)	MI	47,127,775,646	1,078,277,280	(211,065,556)	7,566,451,428	5,131,983,200
MANUFACTURERS LIFE INS CO OF AMERICA (THE)	MI	8,185,845	7,762,892	262,923	0	0
MARQUETTE NATIONAL LIFE INS CO	TX	6,997,964	6,563,685	(27,977)	(391)	14,159
MASSACHUSETTS MUTUAL LIFE INS CO	MA	74,762,103,063	6,104,602,710	729,005,644	10,296,636,279	6,389,585,113
MAXICARE LIFE AND HEALTH INSURANCE COMPANY	MO	N/A				
MEDAMERICA INS CO	PA	211,414,665	15,789,170	(10,066,631)	28,069,171	10,623,158
MEDCO CONTAINMENT LIFE INS CO	PA	39,504,575	35,331,132	2,430,526	2,274,000	-430,320
MEDICAL LIFE INS CO	OH	225,947,210	130,513,251	9,660,104	200,029,763	152,173,653
MEDICAL SAVINGS INS CO	OK	30,800,776	7,702,198	755,212	24,721,959	12,741,651
MEDICO LIFE INS CO	NE	138,723,303	16,292,909	708,819	24,604,475	22,477,344
MEGA LIFE AND HEALTH INS CO	OK	927,496,362	204,311,431	20,972,561	872,998,858	545,795,479
MEMBERS LIFE INS CO	WI	627,407,528	43,642,588	1,449,963	148,581,906	57,839,846
MERIT LIFE INS CO	IN	929,618,776	474,596,898	52,740,332	110,919,985	73,667,344
MERRILL LYNCH LIFE INS CO	AR	12,678,381,678	136,823,454	(128,034,221)	654,462,390	1,564,180,013
METLIFE INVESTORS INS CO	MO	4,915,768,112	151,005,905	5,508,734	158,723,114	384,534,198
METLIFE INVESTORS USA INS CO	DE	5,770,058,850	148,055,359	40,245,195	510,921,785	337,671,085
METLIFE SECURITY INS CO OF LOUISIANA	LA	20,560,280	17,544,645	23,287,222	0	0
METROPOLITAN INS & ANNUITY CO	DE	6,333,455,497	1,036,519,278	65,510,280	234,327,339	229,847,894
METROPOLITAN LIFE INS CO	NY	200,525,216,161	6,985,991,119	1,942,829,572	22,378,134,817	20,271,198,764
METROPOLITAN TOWER LIFE INS CO	DE	218,617,394	61,460,979	6,269,032	7,247,232	10,276,208

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MIC LIFE INS CORP	DE	17,301,657	9,851,853	1,167,087	(1,657)	13,468
MIDLAND NATIONAL LIFE INS CO	IA	8,568,207,632	508,505,658	103,026,901	2,245,441,789	568,050,459
MID-WEST NATIONAL LIFE INS CO OF TENNESSEE	TN	327,696,094	77,628,111	18,119,490	311,271,404	179,985,182
MIDWEST SECURITY LIFE INS CO	WI	122,935,255	44,406,655	16,667,380	203,214,019	151,431,526
MIDWESTERN UNITED LIFE INS CO	IN	255,284,007	72,784,250	18,896,433	15,131,639	26,668,362
MINNESOTA LIFE INS CO	MN	16,075,241,641	961,238,888	109,895,535	2,571,052,563	2,007,311,164
MMA INS CO	IN	13,920,764	8,705,856	687,655	23,863,321	17,679,261
MML BAY STATE LIFE INS CO	CT	3,872,149,790	194,004,533	14,707,024	109,424,205	108,172,700
MONUMENTAL LIFE INS CO	MD	17,398,865,800	1,155,153,326	228,742,585	1,494,277,347	1,893,932,768
MONY LIFE INS CO	NY	11,208,263,758	906,412,753	154,633,557	733,373,453	720,166,326
MONY LIFE INS CO OF AMERICA	AZ	4,993,551,186	246,096,048	(86,481,953)	995,052,252	616,392,176
MTL INS CO	IL	1,035,250,930	73,512,793	3,394,405	139,731,929	67,891,734
MUNICH AMERICAN REASSURANCE CO	GA	2,384,926,151	381,825,407	2,747,622	586,914,437	442,260,756
MUTUAL OF AMERICA LIFE INS CO	NY	9,929,247,048	567,160,604	66,509,794	1,012,526,047	924,861,833
MUTUAL OF OMAHA INS CO	NE	3,704,117,345	1,600,923,341	(3,788,692)	1,885,396,054	1,475,321,250
MUTUAL SERVICE LIFE INS CO	MN	377,671,494	38,220,349	3,852,424	34,242,359	38,623,876
NATIONAL BENEFIT LIFE INS CO	NY	693,549,638	215,402,048	24,128,515	261,085,308	113,093,838
NATIONAL FARMERS UNION LIFE INS CO	TX	334,076,389	31,493,884	8,132,952	10,951,901	27,575,106
NATIONAL FOUNDATION LIFE INS CO	TX	46,872,544	6,292,512	(219,459)	60,656,179	38,620,380
NATIONAL GUARDIAN LIFE INS CO	WI	925,703,321	110,143,930	(9,189,010)	179,396,083	60,573,886
NATIONAL HEALTH INS CO	TX	975,027,248	21,410,778	(9,304,883)	263,493,747	145,884,602
NATIONAL LIFE INS CO	VT	6,495,507,383	395,440,286	(22,030,797)	702,859,445	420,568,733
NATIONAL STATES INS CO	MO	104,420,303	16,131,176	(2,396,500)	96,787,477	62,252,644
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	TX	63,254,586	12,044,496	1,981,608	34,410,447	5,259,390
NATIONAL TRAVELERS LIFE CO	IA	128,297,468	41,379,132	(502,595)	48,772,878	24,990,573
NATIONAL WESTERN LIFE INS CO	CO	3,690,231,461	452,529,326	39,922,033	503,797,286	351,455,175
NATIONWIDE LIFE AND ANNUITY CO OF AMERICA	DE	1,101,545,369	32,180,121	1,476,652	76,625,448	235,779,067
NATIONWIDE LIFE AND ANNUITY INS CO	OH	6,853,097,602	214,576,678	7,213,463	403,586,484	318,920,142
NATIONWIDE LIFE INS CO	OH	73,705,954,790	1,607,079,652	231,517,980	12,594,365,776	11,660,834,493
NATIONWIDE LIFE INS CO OF AMERICA	PA	6,024,315,878	393,734,476	(5,331,410)	425,587,370	340,776,599
NEW ENGLAND LIFE INS CO	MA	6,665,130,442	360,433,867	(24,517,507)	1,867,625,184	777,741,490
NEW YORK LIFE AND HEALTH INS CO	DE	5,970,210	5,792,596	241,869	0	-12,418
NEW YORK LIFE INS & ANNUITY CORP	DE	41,298,839,581	1,403,282,703	10,362,671	6,481,063,597	2,140,113,005
NEW YORK LIFE INS CO	NY	81,993,463,362	7,985,450,915	928,387,140	8,397,602,933	7,147,548,811
NGL AMERICAN LIFE INS CO	WI	115,192,035	24,369,159	1,519,799	21,426,134	10,935,008
NIPPON LIFE INS CO OF AMERICA	IA	145,220,847	95,815,581	1,845,828	208,869,476	353,162,100
NORTH AMERICAN CO FOR LIFE AND HEALTH INS	IL	3,015,521,670	214,825,284	(16,715,058)	1,068,717,292	212,496,428
NORTH CAROLINA MUTUAL LIFE INS CO	NC	212,371,612	20,206,906	(2,508,353)	102,530,327	83,002,979
NORTH CENTRAL LIFE INS CO	MN	130,220,584	13,138,979	8,566,561	22,821,179	15,899,637

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NORTH COAST LIFE INS CO	WA	92,985,573	5,256,579	878,840	7,732,438	4,171,374
NORTHBROOK LIFE INS CO	AZ	5,000,932,489	95,197,660	3,235,038	0	0
NORTHWESTERN LONG TERM CARE INS CO	WI	71,929,772	55,581,742	(15,479,853)	11,346,876	76,228
NORTHWESTERN MUTUAL LIFE INS CO	WI	102,918,611,445	7,217,143,429	779,814,263	10,071,074,702	3,705,581,770
NUTMEG LIFE INS CO	IA	9,303,165	9,176,503	233,141	0	0
NYLIFE INS CO OF ARIZONA	AZ	100,763,287	50,902,773	(10,000,011)	31,540,428	1,521,130
OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	TX	304,378,233	19,452,686	5,990,543	31,084,439	39,743,753
OHIO NATIONAL LIFE ASSURANCE CORP	OH	1,623,747,660	122,160,387	7,405,863	276,934,486	89,360,169
OHIO NATIONAL LIFE INS CO (THE)	OH	7,932,982,234	519,148,970	51,601,650	1,466,242,875	616,846,556
OHIO STATE LIFE INS CO	TX	15,697,729	5,950,389	(683,766)	0	0
OLD AMERICAN INS CO	MO	279,622,169	37,835,307	7,042,302	70,215,904	46,292,368
OLD LINE LIFE INS CO OF AMERICA (THE)	WI	1,843,693,649	144,293,702	6,026,400	266,209,001	140,141,719
OLD RELIANCE INS CO	AZ	7,265,533	2,301,338	(345,283)	3,894,309	2,335,007
OLD REPUBLIC LIFE INS CO	IL	107,005,683	24,363,581	(268,090)	22,778,665	15,355,540
OLD STANDARD LIFE INS CO	ID	395,211,817	57,067,444	4,319,788	123,490,814	38,429,908
OLD UNITED LIFE INS CO	AZ	57,202,876	22,165,949	1,254,464	11,749,160	1,734,808
OLD WEST ANNUITY & LIFE INS CO	AZ	209,366,998	35,195,104	3,390,704	75,551,869	19,807,560
OXFORD LIFE INS CO	AZ	806,132,027	59,216,445	(2,048,429)	214,779,563	131,448,192
PACIFIC GUARDIAN LIFE INS CO, LIMITED	HI	420,516,534	67,838,245	4,639,894	68,231,705	44,210,510
PACIFIC LIFE & ANNUITY CO	AZ	853,828,755	266,998,371	25,208,376	1,010,537,838	687,743,843
PACIFIC LIFE INS CO	CA	51,380,393,175	1,668,679,231	186,169,672	6,671,486,058	5,532,321,093
PACIFICARE LIFE AND HEALTH INS CO	IN	78,395,497	35,461,687	124,764,021	130,908,135	108,019,931
PAN-AMERICAN ASSURANCE CO	LA	17,226,625	10,103,771	284,322	36,078	26,545
PAN-AMERICAN LIFE INS CO	LA	2,285,192,251	200,950,977	2,976,765	172,603,958	138,288,728
PARAGON LIFE INS CO	MO	361,140,610	22,603,031	1,649,819	65,424,505	26,503,925
PARK AVENUE LIFE INS CO	DE	565,737,202	182,124,157	27,422,892	6,618,628	36,929,072
PATHMARK ASSURANCE CO	NE	11,095,274	7,630,230	1,265,825	21,865,696	20,337,307
PAUL REVERE LIFE INS CO (THE)	MA	4,976,411,855	911,412,583	105,538,831	810,152,843	700,928,367
PAUL REVERE VARIABLE ANNUITY INS CO (THE)	MA	159,400,787	134,708,355	10,990,232	0	-53,969
PENINSULAR LIFE INS CO	FL	5,858,737	5,764,504	(165,992)	0	0
PENN INS AND ANNUITY CO (THE)	DE	1,220,758,318	106,564,425	17,498,768	38,714,067	148,401,212
PENN MUTUAL LIFE INS CO (THE)	PA	6,979,313,641	806,098,995	96,825,792	738,852,046	632,471,855
PENN TREATY NETWORK AMERICA INS CO	PA	124,079,541	28,931,092	10,388,603	14,361,311	7,228,433
PENNSYLVANIA LIFE INS CO	PA	429,321,239	48,795,800	10,578,318	110,237,488	56,010,829
PENSION LIFE INS CO OF AMERICA	NJ	14,005,771	9,037,447	28,298	0	0
PEOPLES BENEFIT LIFE INS CO	IA	13,046,470,592	378,142,353	77,690,705	1,244,966,192	991,269,806
PHARMACISTS LIFE INS CO (THE)	IA	23,210,762	7,018,974	343,552	1,169,534	663,587
PHILADELPHIA AMERICAN LIFE INS CO	TX	48,212,645	10,876,782	74,629	43,351,128	33,169,931
PHL VARIABLE INS CO	CT	4,079,795,426	215,298,041	(133,996,386)	1,946,699,787	435,443,059

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PHOENIX LIFE AND ANNUITY CO	CT	39,983,780	10,424,671	(3,480,508)	15,392,203	1,698,299
PHOENIX LIFE INS CO	NY	16,103,186,398	861,014,761	44,525,633	1,425,521,801	1,141,268,473
PHOENIX NATIONAL INS CO	OH	13,254,279	12,583,312	276,816	0	0
PHYSICIANS LIFE INS CO	NE	1,119,731,245	70,610,146	5,321,921	206,764,029	136,347,687
PHYSICIANS MUTUAL INS CO	NE	1,069,524,663	582,666,485	49,040,750	501,521,903	327,737,142
PIONEER AMERICAN INS CO	TX	35,742,134	10,761,087	1,908,276	6,254,752	2,092,944
PIONEER LIFE INS CO	IL	559,377,523	83,085,617	(6,713,145)	312,723,054	274,274,644
PIONEER MUTUAL LIFE INS CO, A STOCK SUBSIDIARY OF AMERICAN UNITED MUTUAL INS HOLDING CO	ND	446,522,308	30,709,825	638,190	36,597,436	37,819,589
PIONEER SECURITY LIFE INS CO	TX	65,534,051	50,936,238	12,217,658	1,962,973	1,442,243
PRESIDENTIAL LIFE INS CO	NY	4,128,341,489	200,352,412	22,127,006	774,694,410	190,647,859
PRIMARY HEALTH NETWORK, INC.	ID	3,315,771	2,460,231	13,629	23,426,997	18,788,563
PRIMERICA LIFE INS CO	MA	4,674,481,857	1,481,051,436	111,920,519	1,090,440,662	345,156,432
PRINCIPAL LIFE INS CO	IA	78,002,390,350	3,339,232,352	746,559,023	5,065,854,512	2,872,361,165
PROFESSIONAL INS CO	TX	69,670,881	17,238,963	(316,570)	37,925,107	22,486,877
PROGRESSIVE AMERICAN LIFE INS CO	OH	5,942,424	5,537,067	292,745	0	0
PROTECTIVE LIFE INS CO	TN	14,307,140,404	850,645,187	93,120,083	2,159,521,393	1,648,440,579
PROVANTIS INS CO	AZ	6,832,838	6,626,072	(484,834)	840,746	474,428
PROVIDENT AMERICAN LIFE & HEALTH INS CO	OH	9,235,978	3,215,366	(1,328,978)	12,365,212	10,597,939
PROVIDENT LIFE AND ACCIDENT INS CO	TN	8,556,790,316	927,276,256	57,935,731	1,387,447,198	1,163,744,680
PROVIDENT LIFE AND CASUALTY INS CO	TN	597,627,282	64,694,173	10,347,339	77,911,310	67,593,851
PRUCO LIFE INS CO	AZ	17,232,755,525	471,018,201	(203,137,181)	1,761,305,267	1,248,605,768
PRUDENTIAL INS CO OF AMERICA (THE)	NJ	186,612,438,187	5,699,378,380	706,821,963	16,202,764,067	16,787,541,237
PRUDENTIAL SELECT LIFE INS CO OF AMERICA	MN	9,030,277	8,876,650	35,471	0	0
PYRAMID LIFE INS CO (THE)	KS	114,292,932	22,299,351	428,295	101,649,636	70,038,047
REASSURE AMERICA LIFE INS CO	IL	9,939,930,055	392,771,058	(101,425,589)	595,226,526	1,017,045,008
REGENCE BLUESHIELD OF IDAHO, INC.	ID	165,323,672	36,738,141	(3,528,109)	451,283,777	396,925,185
REGENCE LIFE AND HEALTH INS CO	OR	51,998,909	21,979,956	2,744,105	36,212,747	21,244,808
RELIABLE LIFE INS CO (THE)	MO	636,414,041	58,865,111	3,308,419	115,481,565	52,608,676
RELIANCE LIFE INS CO	DE	9,125,120	8,975,537	202,941	(9,832)	10,446
RELIANCE STANDARD LIFE INS CO	IL	2,117,239,247	252,147,946	25,221,647	561,316,395	355,491,788
RELIASTAR LIFE INS CO	MN	17,574,309,635	1,357,624,698	166,850,932	2,231,655,750	2,043,765,491
RELIASTAR LIFE INS CO OF NEW YORK	NY	2,438,967,230	267,041,225	28,786,300	200,758,127	210,069,825
RENAISSANCE LIFE & HEALTH INS CO	IN	4,694,655	4,251,326	(966,073)	438	329
REPUBLIC AMERICAN LIFE INS CO	TX	9,286,867	2,972,513	(1,433,635)	8,980,841	4,364,803
RESERVE NATIONAL INS CO	OK	137,498,371	78,338,000	7,237,781	113,582,670	73,786,332
RESOURCE LIFE INS CO	IL	72,036,878	30,170,622	519,613	2,730,411	283,121
RGA REINS CO	MO	7,305,164,081	633,557,148	42,291,401	2,129,040,815	802,279,163
RUSHMORE NATIONAL LIFE INS CO	SD	72,771,099	11,641,452	1,738,031	1,345,568	2,340,936

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S.USA LIFE INS CO, INC.	AZ	8,362,856	6,188,331	(1,649,354)	168,940	800
SAFECO LIFE INS CO	WA	17,648,811,339	903,351,958	180,498,314	1,834,528,256	1,157,927,606
SAFECO NATIONAL LIFE INS CO	WA	17,353,201	12,558,346	718,709	516,818	383,297
SAGE LIFE ASSURANCE OF AMERICA, INC.	DE	156,416,124	8,562,157	(21,111,271)	9,582,981	7,164,208
SCOR LIFE INS CO	TX	596,093,351	14,181,244	5,234,952	(357,024,298)	52,883,539
SCOR LIFE U.S. RE INS CO	TX	1,365,218,826	35,171,866	(964,733)	584,025,696	97,398,815
SEARS LIFE INS CO	IL	49,263,330	43,062,280	5,099,073	0	0
SECURIAN LIFE INS CO	MN	17,468,492	12,524,709	877,653	2,215,779	12,275,614
SECURITY BENEFIT LIFE INS CO	KS	6,944,472,308	416,333,312	1,688,625	1,152,736,884	802,068,399
SECURITY EQUITY LIFE INS CO	NY	499,222,278	22,406,460	3,113,623	(3,605,873)	6,439,609
SECURITY FINANCIAL LIFE INS CO.	NE	669,824,577	64,074,068	2,013,986	78,997,417	45,162,394
SECURITY GENERAL LIFE INS CO	OK	3,780,570	2,979,293	515,830	(1,265,584)	269,730
SECURITY LIFE INS CO OF AMERICA	MN	75,304,895	9,733,199	1,193,694	72,096,252	52,831,609
SECURITY LIFE OF DENVER INS CO	CO	17,945,916,191	1,031,252,025	180,584,304	2,063,758,016	1,688,833,403
SECURITY MUTUAL LIFE INS CO OF NEW YORK	NY	1,637,443,490	96,684,936	9,059,613	238,070,721	149,544,951
SECURITY NATIONAL LIFE INS CO	UT	187,061,200	14,381,256	1,271,464	9,666,982	8,282,351
SECURITY-CONNECTICUT LIFE INS CO	MN	2,217,440,056	451,604,151	37,832,861	218,053,489	171,980,500
SENTINEL SECURITY LIFE INS CO	UT	45,389,287	18,940,542	1,055,544	4,670,798	2,420,631
SENTRY LIFE INS CO	WI	2,003,586,596	178,165,211	19,563,446	356,505,376	152,312,535
SERVUS LIFE INS CO	CT	12,203,982	11,547,860	1,265	0	0
SIERRA HEALTH AND LIFE INS CO, INC.	CA	55,898,237	18,955,687	1,995,720	109,751,847	84,408,303
SOUTHLAND LIFE INS CO	TX	3,016,031,291	124,870,280	55,740,483	119,377,911	127,417,498
SOUTHWESTERN LIFE INS CO	TX	1,796,998,659	120,557,695	20,315,198	108,510,910	167,660,695
STANDARD INS CO	OR	7,344,626,498	808,248,281	34,033,885	1,470,139,099	956,763,322
STANDARD LIFE AND ACCIDENT INS CO	OK	443,439,134	149,388,471	18,572,125	212,513,687	143,262,006
STANDARD LIFE INS CO OF INDIANA	IN	1,433,414,490	58,925,162	4,060,094	455,600,639	120,793,365
STANDARD SECURITY LIFE INS CO OF NEW YORK	NY	211,068,662	79,301,198	8,640,623	77,237,243	45,458,073
STATE FARM ANNUITY AND LIFE INS CO	IL	7,695,449	7,574,300	187,588	0	0
STATE FARM LIFE INS CO	IL	32,097,996,159	3,310,594,164	187,176,161	3,227,781,507	1,505,538,996
STATE LIFE INS CO (THE)	IN	379,601,749	42,661,759	6,137,975	33,651,121	27,003,984
STATE MUTUAL INS CO	GA	324,081,029	28,152,990	6,935,934	(60,548,054)	15,136,789
STATES GENERAL LIFE INS CO	TX	20,334,616	4,394,035	(3,624,561)	22,298,820	16,444,867
STATES WEST LIFE INS CO	WA	50,889,583	27,657,719	1,097,474	29,649,151	20,830,574
STERLING INVESTORS LIFE INS CO	FL	29,488,843	12,832,462	(1,409,132)	274,869	74,277
STERLING LIFE INS CO	IL	60,990,544	15,877,353	(10,743,822)	124,695,388	106,384,176
STONEBRIDGE LIFE INS CO	VT	1,869,302,496	196,541,603	138,329,182	688,340,760	295,722,526
SUN LIFE ASSURANCE CO OF CANADA	CN	8,284,224,492	357,848,266	3,171,721	1,446,971,788	841,320,266
SUN LIFE ASSURANCE CO OF CANADA (U.S.)	DE	19,725,703,735	686,561,317	(175,236,930)	2,510,615,642	2,587,228,475
SUNAMERICA LIFE INS CO	AZ	43,143,171,172	3,584,438,882	665,622,367	172,851,037	647,637,181

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Life and Disability Insurers

COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN FROM OPERATIONS	PREM/ANNUITY CONSIDERATIONS	INCURRED BENEFITS
SUNSET LIFE INS CO OF AMERICA	MO	502,698,625	81,067,377	20,433,583	19,008,810	17,937,341
SURETY LIFE INS CO	NE	49,481,602	25,199,825	2,011,103	0	2,047,895
SWISS RE LIFE & HEALTH AMERICA INC.	CT	9,214,583,645	1,888,126,342	371,967,819	2,333,651,319	1,750,311,277
SWISS-AM REASSURANCE CO	DE	27,984,743	24,115,231	904,874	0	0
TEACHERS INS AND ANNUITY ASSOCIATION OF AMERICA	NY	142,165,348,865	9,671,589,321	894,173,260	8,685,467,429	5,386,015,337
TEMPLETON FUNDS ANNUITY CO	FL	19,960,876	10,896,651	249,871	0	4,232,242
TEXAS LIFE INS CO	TX	835,205,227	32,826,732	12,871,040	59,109,338	58,629,446
TIAA-CREF LIFE INS CO	NY	2,574,812,791	262,231,528	(10,042,811)	946,397,257	59,548,763
TOWN & COUNTRY LIFE INS CO	UT	18,671,836	9,340,128	385,422	230,898	445,054
TRANS WORLD ASSURANCE CO	CA	267,375,320	52,783,383	269,338	16,067,161	3,763,733
TRANSAMERICA ASSURANCE CO	MO	852,896,274	50,261,586	(14,196,132)	97,546,628	71,735,512
TRANSAMERICA FINANCIAL LIFE INS CO	NY	12,057,358,416	521,277,878	(20,529,200)	1,809,328,305	1,729,691,925
TRANSAMERICA LIFE INS AND ANNUITY CO	NC	23,156,951,550	999,341,993	20,947,755	4,127,065,553	2,847,108,985
TRANSAMERICA LIFE INS CO	IA	31,525,743,831	1,509,454,537	(18,632,734)	8,934,056,231	1,346,823,717
TRANSAMERICA OCCIDENTAL LIFE INS CO	IA	24,116,311,742	2,368,884,091	76,149,856	1,991,572,327	1,981,810,314
TRAVELERS INS CO (THE)	IN	55,274,524,674	6,942,824,367	966,404,755	3,771,979,506	3,247,194,413
TRAVELERS LIFE AND ANNUITY CO (THE)	CT	12,502,189,003	397,323,833	(204,084,489)	3,053,294,188	1,120,843,031
TRIGON HEALTH AND LIFE INS CO	VA	14,835,734	13,003,166	1,163,323	1,743	-472,111
TRUSTMARK INS CO	IL	1,107,488,893	234,198,785	28,379,806	994,938,461	797,917,048
TRUSTMARK LIFE INS CO	IL	653,665,438	61,998,272	17,258,305	12,628,126	85,768,980
U.S. FINANCIAL LIFE INS CO	OH	277,145,470	24,206,827	(3,480,279)	54,991,283	33,686,053
UBS PAINEWBBER LIFE INS CO	CA	35,401,010	17,263,329	(6,159,305)	63,583,724	117,132,007
ULLICO LIFE INS CO	TX	10,155,809	9,477,576	(116,342)	44,840	1,900
UNICARE LIFE AND HEALTH INS CO	DE	1,381,438,353	259,483,409	1,015,480	1,380,972,849	1,131,517,103
UNIFIED LIFE INS CO	TX	50,279,531	8,568,865	657,076	9,988,790	13,451,393
UNIMERICA INS CO	WI	10,231,627	9,518,827	124,324	620,406	302,467
UNION BANKERS INS CO	TX	94,353,991	8,145,084	2,832,748	9,072,852	12,326,433
UNION CENTRAL LIFE INS CO (THE)	OH	5,797,836,598	270,978,938	(7,445,836)	987,867,686	605,518,084
UNION FIDELITY LIFE INS CO	IL	1,328,709,002	603,718,002	54,980,377	230,611,976	142,041,784
UNION LABOR LIFE INS CO (THE)	MD	3,063,702,753	51,131,961	(16,749,496)	411,986,821	502,786,193
UNION SECURITY LIFE INS CO	DE	184,200,840	51,679,581	4,080,065	81,810,070	37,599,465
UNITED AMERICAN INS CO	DE	910,905,953	176,544,720	77,895,029	732,678,238	459,269,911
UNITED BENEFIT LIFE INS CO	OH	4,167,624	3,377,616	(186,903)	(36,668)	368,831
UNITED CONCORDIA INS CO	AZ	53,381,337	28,540,510	3,914,223	90,132,126	70,815,713
UNITED DENTAL CARE INS CO	AZ	4,044,782	3,661,905	(154,426)	1,878,553	1,201,680
UNITED FAMILY LIFE INS CO	GA	997,276,037	887,688,235	(7,759,920)	4,403,811	1,771,483
UNITED FIDELITY LIFE INS CO	TX	623,786,730	123,334,194	38,845,424	13,285,461	15,191,498
UNITED HEALTHCARE INS CO	CT	4,723,509,132	1,077,973,512	678,625,549	8,166,583,445	7,035,053,210
UNITED HERITAGE LIFE INS CO	ID	348,341,122	27,633,859	1,473,227	62,801,488	33,641,543

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Life and Disability Insurers

COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN FROM OPERATIONS	PREM/ANNUITY CONSIDERATIONS	INCURRED BENEFITS
UNITED HOME LIFE INS CO	IN	49,753,265	10,006,367	909,012	3,019,935	3,480,419
UNITED INS CO OF AMERICA	IL	2,068,876,584	357,130,068	193,727,400	248,076,772	116,818,259
UNITED INVESTORS LIFE INS CO	MO	2,789,048,586	158,233,516	26,988,055	147,993,261	169,349,419
UNITED LIFE & ANNUITY INS CO	IA	753,496,462	82,852,377	12,485,272	1,227,955	120,777,439
UNITED LIFE INS CO	IA	1,248,751,940	97,643,798	7,219,564	256,721,042	135,154,175
UNITED NATIONAL LIFE INS CO OF AMERICA	IL	7,364,071	2,218,521	(551,567)	2,504,932	1,096,285
UNITED OF OMAHA LIFE INS CO	NE	11,875,538,507	1,000,058,160	78,132,041	1,362,403,537	1,116,641,931
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK	NY	3,250,131,471	297,096,920	76,451,185	353,274,207	280,140,468
UNITED TEACHER ASSOCIATES INS CO	TX	353,044,727	45,898,905	1,545,825	175,627,630	105,424,383
UNITED WISCONSIN LIFE INS CO	WI	322,319,547	157,487,354	13,316,191	757,356,675	507,784,952
UNITED WORLD LIFE INS CO	NE	62,500,337	18,741,564	2,936,101	3,407,133	1,830,312
UNITY FINANCIAL LIFE INS CO	PA	19,230,857	5,463,808	(693,713)	4,524,734	2,365,594
UNITY MUTUAL LIFE INS CO	NY	412,952,312	21,255,398	1,120,013	30,508,449	44,986,547
UNIVERSAL GUARANTY LIFE INS CO	OH	233,086,327	16,030,200	2,051,837	16,086,240	18,653,948
UNIVERSAL UNDERWRITERS LIFE INS CO	KS	369,254,547	123,167,106	9,933,599	61,530,437	20,690,582
UNIVERSE LIFE INS CO (THE)	ID	N/A				
UNUM LIFE INS CO OF AMERICA	ME	10,982,351,443	1,130,454,521	(47,996,283)	2,758,461,918	2,110,399,628
US HEALTH AND LIFE INS CO	MI	11,276,656	6,324,504	175,404	13,977,049	10,470,436
USAA LIFE INS CO	TX	8,774,352,750	601,853,260	85,768,145	890,971,350	481,984,919
USABLE LIFE	AR	117,586,956	54,850,634	4,828,183	62,131,785	33,727,917
USG ANNUITY & LIFE CO	OK	7,795,222,947	386,186,510	67,341,571	1,285,639,907	945,417,935
USLIFE CREDIT LIFE INS CO OF ARIZONA	AZ	8,976,465	2,557,661	271,140	3,591,791	1,802,991
VALLEY FORGE LIFE INS CO	PA	1,251,026,601	192,654,971	30,715,653	65,423,790	94,585,175
VARIABLE ANNUITY LIFE INS CO (THE)	TX	43,623,690,403	1,660,751,838	436,727,692	5,031,896,814	2,007,397,398
VETERANS LIFE INS CO	IL	301,723,692	55,915,256	8,012,861	(1,942,824)	2,795,738
VISTA LIFE INS CO	MI	36,026,424	13,164,285	(976,887)	958,272	1,290,349
VOYAGER LIFE INS CO	GA	146,796,096	28,178,947	10,228,281	71,496,037	33,065,292
WASHINGTON NATIONAL INS CO	IL	911,350,385	181,899,983	9,941,020	83,927,749	136,721,074
WELLINGTON LIFE INS CO	AZ	7,022,976	5,367,537	(347,033)	5,712,710	4,808,349
WELLMARK COMMUNITY INS, INC.	IA	18,691,820	11,894,590	1,516,669	1,086,043	-660,655
WEST COAST LIFE INS CO	CA	2,022,499,768	104,150,939	(26,729,804)	311,102,934	54,364,759
WESTERN AND SOUTHERN LIFE INS CO (THE)	OH	7,692,593,571	2,586,951,111	201,121,581	402,887,759	376,552,437
WESTERN MUTUAL INS CO	UT	6,663,874	2,935,595	223,438	16,662,496	14,407,421
WESTERN RESERVE LIFE ASSURANCE CO. OF OHIO	OH	7,674,380,812	216,306,478	(12,883,295)	1,742,616,766	914,015,536
WESTERN UNITED LIFE ASSURANCE CO	WA	1,500,073,003	144,349,871	15,352,269	320,699,757	138,806,315
WESTERN-SOUTHERN LIFE ASSURANCE CO	OH	7,438,910,159	374,270,398	28,265,012	1,478,194,615	424,149,948
WESTWARD LIFE INS CO	AZ	46,430,132	38,451,136	1,140,733	1,361,504	719,362
WILLIAM PENN LIFE INS CO OF NEW YORK	NY	977,172,765	90,941,338	6,452,938	70,426,819	77,715,620
WOODMEN ACCIDENT AND LIFE CO	NE	804,444,960	91,495,899	9,769,323	49,892,751	41,261,118

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Life and Disability Insurers

COMPANY NAME	STATE OF DOMICILE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET GAIN FROM OPERATIONS	PREM/ANNUITY CONSIDERATIONS	INCURRED BENEFITS
WORLD INS CO	NE	212,576,422	65,871,025	8,442,645	193,319,472	140,767,755
XL LIFE INS AND ANNUITY CO	IL	26,138,587	24,523,344	657,365	(12,249,689)	0
ZURICH LIFE INS CO OF AMERICA	IL	329,474,232	79,204,964	23,485,723	37,291,619	26,842,417

Summary of Financial Condition as of December 31, 2002
Property and Casualty Insurers

COMPANY NAME	STATE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	NET PREMIUMS WRITTEN	NET LOSSES & LAE	OTHER EXPENSES	NET LOSS RATIO	NET EXPENSE RATIO
21ST CENTURY INS CO	CA	1,086,321,737	385,808,060	(38,030,540)	957,652,977	816,384,790	194,549,856	89.31%	20.32%
ACA FINANCIAL GUARANTY CORP	MD	304,938,240	123,635,194	8,794,065	49,487,491	0	17,623,673	0.00%	35.61%
ACCEPTANCE CASUALTY INS CO	NE	24,076,382	11,271,071	(770,967)	8,927,237	8,409,836	3,235,015	70.80%	36.24%
ACCIDENT FUND INS CO OF AMERICA	MI	1,280,074,991	343,948,897	16,458,342	347,172,572	224,572,533	71,709,980	73.35%	20.66%
ACCREDITED SURETY AND CASUALTY CO, INC.	FL	28,593,893	10,915,113	1,159,759	5,786,137	173,296	4,187,347	2.99%	72.37%
ACE AMERICAN INS CO	PA	2,964,123,425	475,468,544	(156,845,324)	790,715,773	515,132,242	190,190,333	81.09%	24.05%
ACE AMERICAN REINS CO	PA	513,187,747	179,845,543	26,929,170	60,221	(25,730,559)	(225,182)	-17533.84%	-373.93%
ACE FIRE UNDERWRITERS INS CO	PA	74,446,187	48,059,929	1,492,791	4,320,850	2,799,988	1,039,291	81.86%	24.05%
ACE GUARANTY CORP.	MD	1,042,666,298	286,960,126	46,231,752	123,273,820	37,101,168	56,532,182	35.36%	45.86%
ACE INDEMNITY INS CO	PA	19,986,844	10,373,003	1,149,722	4,320,849	2,799,988	1,039,291	81.86%	24.05%
ACE PROPERTY AND CASUALTY INS CO	PA	2,570,574,410	459,212,605	(115,059,074)	756,148,965	492,612,799	181,876,001	81.09%	24.05%
ACIG INS CO	IL	138,489,129	35,934,070	3,222,468	64,739,763	44,919,764	10,915,586	73.10%	16.86%
ACSTAR INS CO	IL	59,810,107	26,466,196	1,342,389	4,326,190	1,300,238	2,907,070	32.50%	67.20%
ACUITY, A MUTUAL INS CO	WI	832,169,406	243,933,495	34,282,500	509,683,003	281,983,790	138,854,689	61.07%	27.24%
ADMIRAL INDEMNITY CO	DE	46,987,950	24,038,328	1,752,809	8,125,667	3,874,800	2,021,812	56.79%	24.88%
ADVANTA INS CO	AZ	16,875,606	15,284,549	3,353,527	5,585,657	179,022	1,712,716	3.21%	30.66%
ADVANTAGE WORKERS COMPENSATION INS CO	IN	15,217,302	12,168,836	700,205	5,598,063	4,891,204	(230,928)	100.00%	-4.13%
AEGIS SECURITY INS CO	PA	53,414,818	28,516,769	1,569,413	42,454,874	23,079,307	16,044,751	57.30%	37.79%
AETNA INS CO OF CONNECTICUT	CT	37,887,420	26,268,057	10,047,499	79,955,086	56,613,030	9,115,837	70.79%	11.40%
AF&L INS CO	PA	84,640,735	10,195,249	2,488,930	12,504,989	5,068,921	8,329,365	41.10%	66.61%
AFFILIATED FM INS CO	RI	571,149,612	169,851,025	13,652,475	123,949,285	32,546,271	15,297,032	50.01%	12.34%
AFFIRMATIVE INS CO	IL	33,260,351	18,253,727	7,344,418	0	0	(799,338)	0.00%	0.00%
AGRI GENERAL INS CO	IA	172,201,780	124,781,407	(117,284)	192,780,861	188,235,059	5,988,121	102.20%	3.11%
AIG NATIONAL INS CO, INC.	NY	17,582,344	13,811,820	589,565	0	0	0	0.00%	0.00%
AIU INS CO	NY	1,752,964,583	380,344,680	(51,246,039)	531,091,489	356,603,112	128,294,257	74.14%	24.16%
ALASKA NATIONAL INS CO	AK	396,533,459	158,922,740	10,675,815	124,440,472	96,621,759	24,318,799	79.60%	19.54%
ALEA NORTH AMERICA INS CO	NY	236,478,166	105,900,969	(9,660,340)	46,504,628	15,592,905	25,094,390	65.99%	53.96%
ALL NATION INS CO	MN	13,872,748	5,306,217	(967,130)	10,840,614	4,303,219	4,075,465	60.73%	37.59%
ALLEGHENY CASUALTY CO	PA	23,210,908	12,300,228	505,610	19,047,366	47,717	18,378,707	0.30%	96.49%
ALLIANCE ASSURANCE CO OF AMERICA	NY	12,705,820	12,705,692	375,907	0	0	48,099	0.00%	0.00%
ALLIANCE INS CO, INC.	KS	17,195,191	6,046,077	(665,455)	14,384,297	12,132,796	3,820,681	84.47%	26.56%
ALLIANZ INS CO	CA	4,285,379,092	2,644,992,732	(178,945,148)	48,966,067	202,843,745	(487,552)	369.15%	-1.00%
ALLIED PROPERTY AND CASUALTY INS CO	IA	77,876,410	77,628,072	3,559,743	0	0	0	0.00%	0.00%
ALLMERICA FINANCIAL ALLIANCE INS CO	NH	13,947,575	13,933,197	642,185	0	0	0	0.00%	0.00%
ALLMERICA FINANCIAL BENEFIT INS CO	MI	13,316,828	13,267,214	673,246	0	0	0	0.00%	0.00%
ALLSTATE FIRE AND CASUALTY INS CO	IL	18,718,555	14,433,659	651,686	0	0	0	0.00%	0.00%
ALLSTATE INDEMNITY CO	IL	128,498,935	94,182,224	6,426,355	0	0	0	0.00%	0.00%
ALLSTATE INS CO	IL	39,100,282,525	13,760,542,901	1,433,632,567	21,906,568,592	16,380,587,511	5,220,734,900	76.49%	23.83%
ALLSTATE PROPERTY AND CASUALTY INS CO	IL	21,597,026	18,991,514	951,273	0	0	0	0.00%	0.00%
ALPHA PROPERTY & CASUALTY INS CO	WI	12,462,576	11,404,584	361,227	(3,543,494)	0	0	0.00%	0.00%

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Property and Casualty Insurers

COMPANY NAME	STATE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	NET PREMIUMS WRITTEN	NET LOSSES & LAE	OTHER EXPENSES	NET LOSS RATIO	NET EXPENSE RATIO
AMBAC ASSURANCE CORP	WI	6,114,836,743	2,227,437,837	486,245,533	806,477,210	34,058,573	77,741,283	7.56%	9.64%
AMCO INS CO	IA	621,340,003	379,555,791	19,330,698	0	0	0	0.00%	0.00%
AMERICAN AGRI-BUSINESS INS CO	TX	6,976,043	6,783,411	(44,073)	0	(285,628)	350,947	-68006.67%	0.00%
AMERICAN ALTERNATIVE INS CORP	DE	378,968,054	109,677,216	1,216,130	36,253,947	76,942,225	(55,121,691)	206.28%	-152.04%
AMERICAN AND FOREIGN INS CO	DE	413,709,785	51,160,616	(17,968,475)	141,981,876	134,228,616	45,521,050	99.49%	32.06%
AMERICAN AUTOMOBILE INS CO	MO	268,995,524	81,851,635	(22,094,424)	62,331,116	66,992,576	31,585,372	106.09%	50.67%
AMERICAN BANKERS INS CO OF FLORIDA	FL	1,081,515,143	212,877,140	16,049,213	496,157,402	213,527,857	272,173,221	45.16%	54.86%
AMERICAN CASUALTY CO OF READING, PENNSYLVANIA	PA	95,626,333	82,859,605	320,352,107	(168,101,787)	0	(4,410)	0.00%	0.00%
AMERICAN CENTENNIAL INS CO	DE	41,949,491	21,500,104	(2,546,772)	648	7,154,841	1,037,647	1104142.13%	160130.71%
AMERICAN CENTRAL INS CO	MO	49,109,715	40,999,266	2,093,679	2,237,597	2,049,313	853,152	77.62%	38.13%
AMERICAN COMMERCE INS CO	OH	180,467,897	69,808,631	(13,522,987)	118,024,281	98,127,070	35,606,971	89.49%	30.17%
AMERICAN CONCEPT INS CO	RI	13,943,893	5,077,892	(196,783)	4,832,922	4,650,924	1,702,271	85.38%	35.22%
AMERICAN CONTRACTORS INDEMNITY CO	CA	47,351,362	18,627,337	3,039,871	37,770,768	7,521,206	24,075,124	22.67%	63.74%
AMERICAN ECONOMY INS CO	IN	1,339,782,363	374,038,287	58,220,035	641,848,576	466,161,018	200,086,786	73.65%	31.17%
AMERICAN EMPIRE INS CO	OH	47,046,493	22,395,769	2,109,318	14,170,645	6,546,032	241,056	67.95%	1.70%
AMERICAN EMPLOYERS' INS CO	MA	397,392,676	115,227,268	10,436,645	93,979,089	86,071,144	35,832,395	77.62%	38.13%
AMERICAN EQUITY SPECIALTY INS CO	CA	41,381,030	12,649,671	(1,353,662)	16,922,385	15,045,222	4,752,638	90.81%	28.08%
AMERICAN FAMILY HOME INS CO	FL	321,995,840	73,226,536	6,045,767	168,454,768	100,652,175	69,294,096	59.30%	41.14%
AMERICAN FAMILY MUTUAL INS CO	WI	7,071,500,281	2,084,336,159	(50,206,476)	4,877,645,480	3,629,464,766	1,082,416,401	79.30%	22.19%
AMERICAN FIRE AND CASUALTY CO	OH	308,878,528	112,435,180	12,627,512	71,222,771	51,331,396	24,615,330	74.50%	34.56%
AMERICAN FUJI FIRE AND MARINE INS CO	IL	103,443,915	78,093,990	3,813,701	3,764,320	2,528,898	2,253,251	65.21%	59.86%
AMERICAN GENERAL INDEMNITY CO	NE	21,542,645	10,662,361	672,363	9,057,739	2,918,942	5,532,367	34.81%	61.08%
AMERICAN GENERAL PROPERTY INS CO	TN	90,518,389	71,351,467	5,053,829	21,594,933	11,549,905	7,113,660	53.10%	32.94%
AMERICAN GROWERS INS CO	NE	121,744,844	(10,610,853)	(82,723,392)	409,044,164	429,689,741	63,133,123	105.05%	15.43%
AMERICAN GUARANTEE AND LIABILITY INS CO	NY	88,402,853	87,661,868	11,751,278	0	0	0	0.00%	0.00%
AMERICAN HARDWARE MUTUAL INS CO	OH	209,979,801	82,066,448	(11,443,849)	86,516,949	68,878,133	26,534,706	85.42%	30.67%
AMERICAN HEALTHCARE INDEMNITY CO	DE	122,749,589	39,515,920	867,203	12,667,584	15,818,729	2,081,378	110.60%	16.43%
AMERICAN HOME ASSURANCE CO	NY	12,988,912,453	2,883,305,466	(328,888,027)	4,583,929,993	3,736,928,953	840,484,862	94.71%	18.34%
AMERICAN INS CO (THE)	NE	1,157,403,337	296,414,016	(93,321,415)	286,723,458	308,165,853	144,704,356	106.09%	50.47%
AMERICAN INTERNATIONAL INS CO	NY	1,342,672,816	214,687,329	(8,842,629)	583,875,837	444,104,562	169,680,947	83.46%	29.06%
AMERICAN INTERNATIONAL SOUTH INS CO	PA	29,929,608	29,443,648	1,596,173	0	0	0	0.00%	0.00%
AMERICAN INTERSTATE INS CO	LA	355,936,632	86,378,329	8,305,376	142,019,413	94,058,596	35,421,209	71.65%	24.94%
AMERICAN LIVE STOCK INS CO	IL	57,165,370	36,700,864	1,097,945	27,748,614	17,096,925	5,128,337	75.87%	18.48%
AMERICAN MANUFACTURERS MUTUAL INS CO	IL	631,770,615	230,739,341	19,223,178	71,773,745	146,284,493	26,107,584	96.70%	36.37%
AMERICAN MERCHANTS CASUALTY CO	OH	28,018,689	10,514,252	(47,528)	13,880,029	9,566,714	4,222,196	75.15%	30.42%
AMERICAN MERCURY INS CO	OK	155,868,610	63,415,925	(1,673,035)	77,917,801	57,341,480	24,518,142	74.85%	31.47%
AMERICAN MODERN HOME INS CO	OH	582,535,036	140,872,585	11,668,725	348,139,855	208,014,656	143,264,110	59.30%	41.15%
AMERICAN MOTORISTS INS CO	IL	1,147,232,834	386,368,322	31,062,021	134,575,771	273,765,180	49,301,223	96.52%	36.63%
AMERICAN MUTUAL SHARE INS CORP	OH	158,936,624	153,964,262	91,568	1,621,967	1,643,979	6,259,785	101.40%	385.94%
AMERICAN NATIONAL GENERAL INS CO	MO	93,521,056	45,393,481	910,864	58,063,247	49,646,244	8,316,930	89.56%	14.32%

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AMERICAN NATIONAL PROPERTY AND CASUALTY CO	MO	689,694,060	248,164,614	5,970,185	482,373,386	375,922,774	87,068,789	83.55%	18.05%
AMERICAN PREMIER INS CO	IN	6,257,972	6,061,376	(347,694)	141,888	140,661	30,753	83.54%	21.67%
AMERICAN PROTECTION INS CO	IL	11,559,600	11,346,071	361,405	0	0	0	0.00%	0.00%
AMERICAN RE-INS CO	DE	14,342,065,859	2,230,032,341	(1,778,567,794)	1,169,424,490	2,853,022,172	346,313,474	261.91%	29.61%
AMERICAN RELIABLE INS CO	AZ	306,332,340	60,184,213	853,338	111,652,730	58,737,817	36,140,776	65.27%	32.37%
AMERICAN ROAD INS CO (THE)	MI	650,926,652	293,957,549	69,695,369	224,433,675	117,776,267	28,353,599	55.80%	12.63%
AMERICAN SAFETY CASUALTY INS CO	DE	96,002,545	29,525,318	297,608	9,059,046	12,960,296	6,449,438	64.29%	71.19%
AMERICAN SECURITY INS CO	DE	537,517,622	176,892,248	30,825,575	327,195,291	86,547,378	216,331,346	27.63%	66.12%
AMERICAN STANDARD INS CO OF WISCONSIN	WI	328,509,935	193,098,162	10,126,371	0	0	0	0.00%	0.00%
AMERICAN STATES INS CO	IN	1,838,429,934	469,619,668	117,520,811	871,080,213	632,647,095	271,546,355	73.65%	31.17%
AMERICAN STATES PREFERRED INS CO	IN	196,778,426	58,189,012	8,094,979	91,692,654	66,594,439	28,583,826	73.65%	31.17%
AMERICAN SUMMIT INS CO	TX	25,113,128	10,310,898	1,545,001	17,847,200	13,212,586	5,219,930	67.00%	29.25%
AMERICAN SURETY CO	CA	8,338,714	6,537,877	760,025	5,354,551	30,922	3,956,226	0.60%	73.89%
AMERICAN WEST INS CO	ND	7,216,742	6,320,180	178,301	740,274	189,636	149,253	55.80%	20.16%
AMERICAN ZURICH INS CO	IL	94,621,659	94,621,659	6,842,978	0	0	0	0.00%	0.00%
AMERIN GUARANTY CORP	IL	307,272,355	296,446,036	21,064,951	2,873,062	3,569,329	14,317,150	124.23%	498.32%
AMERISURE MUTUAL INS CO	MI	1,149,204,891	301,850,117	(6,540,333)	339,593,003	240,333,334	84,783,011	78.34%	24.97%
AMEX ASSURANCE CO	IL	348,068,214	176,437,953	57,694,277	197,102,985	55,620,137	71,831,542	28.74%	36.44%
AMICA MUTUAL INS CO	RI	2,825,816,769	1,265,624,302	16,123,147	1,141,115,599	781,706,534	320,466,458	73.76%	28.08%
ANTHEM INS COMPANIES, INC.	IN	3,614,588,074	2,260,653,018	347,126,843	1,806,209,794	1,543,178,634	120,043,974	88.00%	6.65%
ARCH INS CO	MO	460,288,344	247,750,057	(9,363,794)	105,193,434	37,752,308	30,851,086	69.91%	29.33%
ARGONAUT INS CO	CA	1,025,994,713	257,959,794	10,941,273	123,395,879	147,579,538	55,011,247	146.90%	44.58%
ARGONAUT-MIDWEST INS CO	IL	98,692,752	43,231,509	(2,732,535)	8,918,552	10,239,682	4,282,378	141.15%	48.02%
ARGONAUT-NORTHWEST INS CO	ID	17,773,506	10,188,943	(39,232)	810,777	930,884	389,305	141.15%	48.02%
ARMED FORCES INS EXCHANGE	KS	144,389,221	89,131,785	(7,033,195)	50,476,283	43,621,610	16,724,843	89.70%	33.13%
ASSOCIATED INDEMNITY CORP	CA	114,989,084	40,131,529	(8,247,179)	24,932,458	26,797,031	12,576,657	106.09%	50.44%
ASSOCIATED LOGGERS EXCHANGE	ID	23,704,947	8,535,502	562,157	3,967,215	2,080,119	1,139,591	52.36%	28.73%
ASSOCIATES INS CO	IN	267,077,084	107,716,319	46,357,304	86,000,556	88,386,604	18,930,467	64.90%	22.01%
ASSURANCE CO OF AMERICA	NY	16,651,635	16,590,842	1,006,977	0	0	0	0.00%	0.00%
ATHENA ASSURANCE CO	MN	174,859,192	47,274,817	8,257,548	48,848,383	37,983,849	14,426,256	74.59%	29.53%
ATLANTA CASUALTY CO	OH	268,441,829	75,129,873	13,468,317	141,462,686	140,238,908	30,660,855	83.54%	21.67%
ATLANTA INTERNATIONAL INS CO	NY	21,615,269	9,497,432	127,292	400	(1,013,543)	208,105	-253385.93%	52026.25%
ATLANTA SPECIALTY INS CO	OH	12,112,542	11,875,667	503,384	141,888	140,661	30,753	83.54%	21.67%
ATLANTIC INS CO	TX	64,358,273	19,967,706	(491,374)	25,913,979	17,690,559	5,098,008	89.83%	19.67%
ATLANTIC MUTUAL INS CO	NY	1,497,323,222	455,642,922	(108,148)	493,227,098	367,136,136	171,436,198	75.65%	34.76%
ATLAS ASSURANCE CO OF AMERICA	IL	1,164,308,809	409,557,560	(5,323,240)	520,062,080	362,907,871	149,864,115	77.66%	28.82%
AUSTIN MUTUAL INS CO	MN	106,015,310	40,952,802	9,777,426	63,657,236	43,413,206	22,765,961	63.80%	35.76%
AUTOMOBILE INS CO OF HARTFORD, CONNECTICUT (THE)	CT	875,743,922	215,200,796	(23,719,680)	203,137,956	202,211,481	49,287,688	106.99%	24.26%
AVEMCO INS CO	MD	172,854,399	105,678,535	19,188,610	84,238,434	49,996,033	15,362,265	58.39%	18.24%
AVOMARK INS CO	IN	21,638,987	8,275,330	64,193	7,122,277	5,173,523	2,461,532	75.10%	34.56%

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AXA ART INS CORP	NY	58,599,866	19,800,454	1,385,717	19,031,949	5,965,447	12,501,307	31.29%	65.69%
AXA CORPORATE SOLUTIONS INS CO	NY	253,617,146	89,307,247	344,612	8,732,501	17,238,283	9,739,915	75.09%	111.54%
AXA CORPORATE SOLUTIONS REINS CO	DE	1,396,442,654	277,396,702	(20,646,102)	550,039,549	328,680,775	193,726,761	66.90%	35.22%
AXA RE AMERICA INS CO	DE	83,683,469	37,776,675	(4,077)	32,563,241	6,119,360	10,021,226	40.83%	30.77%
AXA RE PROPERTY AND CASUALTY INS CO	DE	233,098,156	76,201,213	(8,275,211)	101,808,950	42,852,191	31,380,646	71.05%	30.82%
BALBOA INS CO	CA	692,138,501	306,858,849	(19,527,824)	498,917,340	263,990,406	194,720,877	62.55%	39.03%
BANCINSURE, INC.	OK	66,482,985	20,277,560	315,467	27,435,693	20,620,106	10,209,270	70.00%	37.21%
BANKERS INS CO	FL	78,737,256	24,843,788	(1,819,699)	40,658,813	30,905,723	16,757,911	72.06%	41.22%
BANKERS MULTIPLE LINE INS CO	IL	8,246,751	7,792,921	(97,341)	0	0	364,748	0.00%	0.00%
BANKERS STANDARD FIRE AND MARINE CO	PA	52,990,233	8,598,759	(2,018,294)	19,443,833	12,599,947	4,676,811	81.86%	24.05%
BANKERS STANDARD INS CO	PA	118,181,682	21,288,898	(6,825,421)	45,368,862	29,399,877	10,912,560	81.86%	24.05%
BCS INS CO	OH	243,671,535	109,241,662	3,393,355	157,467,321	102,707,411	56,317,346	62.65%	35.76%
BENCHMARK INS CO	KS	57,730,582	19,002,279	1,161,608	24,780,829	19,974,777	2,978,670	84.20%	12.02%
BERKLEY INS CO	DE	2,615,384,210	757,169,945	7,182,881	940,483,988	492,827,792	256,038,645	73.13%	27.22%
BERKLEY REGIONAL INS CO	DE	1,377,168,270	389,732,458	89,765,883	782,906,299	455,410,365	250,141,296	60.35%	31.95%
BIRMINGHAM FIRE INS CO OF PENNSYLVANIA	PA	2,151,759,015	521,315,815	(38,874,681)	610,559,483	508,627,429	102,951,620	97.35%	16.86%
BITUMINOUS CASUALTY CORP	IL	575,218,869	190,562,162	15,848,854	215,044,541	127,010,571	58,362,032	68.96%	27.14%
BITUMINOUS FIRE & MARINE INS CO	IL	245,351,128	70,775,079	4,503,621	107,438,134	65,656,841	40,369,806	64.79%	37.57%
BOSTON OLD COLONY INS CO	MA	72,949,691	23,486,467	4,349,436	33,134,527	30,352,197	5,739,213	91.68%	17.32%
BRISTOL WEST INS CO	PA	87,491,579	18,593,843	2,245,017	42,556,008	3,640,937	(2,843,592)	56.98%	-6.68%
BROTHERHOOD MUTUAL INS CO	IN	176,320,210	52,700,621	4,314,441	122,601,213	69,122,465	34,280,607	63.81%	27.96%
CALIFORNIA CAPITAL INS CO	CA	266,396,513	121,667,158	(4,299,445)	111,596,809	81,325,561	38,745,894	77.90%	34.72%
CALIFORNIA CASUALTY GENERAL INS CO	CA	70,372,022	31,627,703	(2,633,092)	36,455,416	29,659,925	11,490,731	88.07%	31.52%
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	CA	396,667,421	277,879,633	(28,990,003)	116,201,641	94,541,010	36,626,705	88.07%	31.52%
CALIFORNIA CASUALTY INS CO	CA	135,818,779	86,961,334	(4,938,051)	50,126,199	40,782,397	15,799,755	88.07%	31.52%
CALIFORNIA INDEMNITY INS CO	CA	331,832,587	90,730,047	(11,340,396)	158,758,652	148,192,972	39,508,938	93.41%	24.89%
CALIFORNIA INS CO	CA	7,664,340	7,605,057	137,534	0	(714)	128,385	-1170.49%	0.00%
CAMDEN FIRE INS ASSOCIATION (THE)	NJ	687,558,288	268,111,950	23,170,279	156,631,813	143,451,906	59,720,659	77.62%	38.13%
CAMICO MUTUAL INS CO	CA	96,615,837	29,211,716	646,436	28,744,114	19,404,350	9,373,684	71.49%	32.61%
CANAL INS CO	SC	775,742,167	385,295,993	14,938,989	353,459,042	204,753,371	102,971,466	66.30%	29.13%
CAPITAL MARKETS ASSURANCE CORP	NY	105,419,307	103,093,061	5,043,613	0	0	2,445,931	0.00%	0.00%
CAPITOL INDEMNITY CORP	WI	310,418,267	126,615,178	(4,832,393)	119,009,931	91,994,750	47,364,187	77.10%	39.80%
CAROLINA CASUALTY INS CO	FL	450,460,483	136,632,505	5,012,697	257,981,727	151,379,939	67,197,233	71.53%	26.05%
CASUALTY UNDERWRITERS INS CO	UT	4,626,941	3,217,744	191,888	2,127,952	826,401	1,072,007	42.70%	50.38%
CENTENNIAL INS CO	NY	492,989,454	172,865,508	14,302,683	151,256,316	112,588,415	52,867,773	75.65%	34.95%
CENTRAL STATES INDEMNITY CO OF OMAHA	NE	241,422,675	169,082,686	12,008,811	74,803,259	16,546,398	59,621,388	22.12%	79.70%
CENTRE INS CO	DE	811,684,049	84,155,304	6,120,947	76,746,463	70,923,367	22,442,632	96.13%	29.24%
CENTRIS INS CO	IN	26,807,384	25,298,291	1,098,519	90,326	(330,045)	171,515	-365.39%	189.88%
CENTURION CASUALTY CO	IA	263,776,428	217,622,075	23,164,075	29,480,305	4,559,637	3,159,405	16.18%	10.72%
CENTURY INDEMNITY CO	PA	1,054,380,879	25,000,000	24,195,901	(181,280)	174,728,500	8,415,876	-65479.15%	-4642.47%

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CENTURY REINS CO	PA	89,864,730	69,447,347	3,006,466	0	321,122	1,120	0.00%	0.00%
CENTURY-NATIONAL INS CO	CA	411,354,674	84,516,528	(3,010,300)	163,223,427	115,649,464	57,417,054	77.20%	35.18%
CHARTER OAK FIRE INS CO (THE)	CT	737,270,514	148,573,155	(26,882,298)	188,884,200	188,144,595	45,858,979	106.99%	24.28%
CHEROKEE INS CO	MI	60,221,835	23,569,912	2,432,866	44,567,597	28,571,388	4,936,743	78.23%	11.08%
CHICAGO INS CO	IL	224,982,055	80,767,100	(9,046,256)	37,398,587	40,195,546	18,791,555	106.09%	50.25%
CHUBB INDEMNITY INS CO	NY	137,070,378	28,938,441	855,647	37,053,387	24,602,367	10,907,354	74.70%	29.44%
CHUBB NATIONAL INS CO	IN	110,585,847	29,319,824	1,598,990	37,053,387	24,602,367	10,908,893	74.70%	29.44%
CHURCH MUTUAL INS CO.	WI	611,276,818	172,173,019	11,006,984	278,967,136	192,141,616	66,289,454	76.62%	23.76%
CIM INS CORP	MI	39,171,770	13,937,733	515,822	0	0	201	0.00%	0.00%
CINCINNATI CASUALTY CO	OH	296,644,627	234,148,092	13,153,975	0	0	0	0.00%	0.00%
CINCINNATI INDEMNITY CO (THE)	OH	62,306,597	52,720,310	1,519,835	0	0	0	0.00%	0.00%
CINCINNATI INS CO (THE)	OH	6,648,219,840	2,337,104,571	132,736,804	2,612,741,899	1,744,915,144	660,956,174	72.92%	25.30%
CIVIL SERVICE EMPLOYEES INS CO	CA	128,950,495	41,969,190	(13,032,002)	56,159,101	66,677,892	19,076,115	93.35%	33.97%
CLAREMONT LIABILITY INS CO	CA	20,743,502	12,804,534	1,210,052	1,322,204	1,459,281	(776,318)	107.11%	-58.71%
CLARENDON NATIONAL INS CO	NJ	1,835,784,809	568,128,382	10,741,686	616,411,864	383,397,971	39,397,134	83.40%	6.39%
CMG MORTGAGE ASSURANCE CO	WI	9,351,252	8,251,194	(18,031)	50,639	5,000	525,636	10.80%	1038.01%
CMG MORTGAGE INS CO	WI	184,768,863	81,108,612	10,603,074	45,506,938	2,515,364	11,440,524	6.30%	25.14%
COLOGNE REINS CO OF AMERICA	CT	82,598,359	41,732,405	(260,585)	(224,125)	4,278,283	50,002	-1908.88%	-22.31%
COLONIAL AMERICAN CASUALTY AND SURETY CO	MD	18,883,338	18,842,787	1,281,434	0	0	0	0.00%	0.00%
COLONIAL SURETY CO	PA	8,472,783	4,146,780	229,496	2,825,195	736,715	1,659,446	29.60%	58.74%
COLONY SPECIALTY INS CO	OH	72,953,618	19,474,639	263,585	32,891,858	14,494,118	9,413,446	63.40%	28.62%
COLORADO CASUALTY INS CO	CO	22,023,323	9,658,063	419,366	0	0	0	0.00%	0.00%
COLUMBIA INS CO	NE	7,149,673,793	3,997,187,025	(624,078,278)	215,708,440	1,166,797,089	10,675,393	496.90%	4.95%
COLUMBIA MUTUAL INS CO	MO	181,953,555	82,368,671	2,987,362	108,508,655	68,084,453	30,684,973	70.71%	28.28%
COMBINED SPECIALTY INS CO	IL	1,449,247,022	302,986,024	(71,700,106)	681,949,328	480,855,567	211,009,767	80.95%	30.94%
COMMERCE AND INDUSTRY INS CO	NY	3,923,738,710	962,877,208	(105,682,491)	1,221,118,965	1,017,254,858	205,903,241	97.35%	16.86%
COMMERCIAL CASUALTY INS CO	CA	36,064,734	10,506,731	(287,753)	12,347,895	11,368,716	3,072,917	92.13%	24.89%
COMMERCIAL INS CO OF NEWARK, NJ	NJ	44,479,299	43,578,461	1,915,194	0	443,600	(443,600)	0.00%	0.00%
COMMERCIAL LOAN INS CORP	WI	9,209,756	7,347,202	8,698	89,565	0	72,861	0.00%	81.35%
COMMONWEALTH INS CO OF AMERICA	WA	30,982,653	18,654,685	1,184,947	3,612,476	1,912,837	1,074,415	72.11%	29.74%
CONNECTICUT INDEMNITY CO (THE)	CT	177,049,290	19,958,604	(7,906,859)	56,792,750	53,691,446	18,208,413	99.49%	32.06%
CONNIE LEE INS CO	WI	197,308,813	116,649,090	15,828,793	(484,000)	(576,816)	342,818	-9.87%	-70.83%
CONSTITUTION INS CO	NY	94,277,823	42,333,764	(4,709,273)	14,073,285	19,666,880	7,838,596	107.20%	55.70%
CONTINENTAL CASUALTY CO	IL	25,312,119,583	5,115,932,482	1,667,491,211	7,073,312,357	4,412,713,273	1,960,247,358	76.31%	27.71%
CONTINENTAL HERITAGE INS CO	OH	10,582,666	5,637,715	150,939	5,442,231	2,260,253	2,668,785	48.82%	49.04%
CONTINENTAL INS CO (THE)	NH	2,779,774,374	740,484,028	43,365,517	977,468,543	895,390,924	167,356,157	91.68%	17.12%
CONTINENTAL NATIONAL INDEMNITY CO	OH	23,867,292	14,721,941	1,341,420	(3,280,484)	0	912,487	0.00%	-27.82%
CONTINENTAL REINS CORP	CA	239,801,189	71,697,768	5,708,098	99,403,581	91,056,740	17,218,178	91.68%	17.32%
CONTINENTAL WESTERN CASUALTY CO	IA	7,965,658	7,836,744	309,969	0	0	0	0.00%	0.00%
CONTINENTAL WESTERN INS CO	IA	220,000,002	38,581,677	1,664,030	0	0	0	0.00%	0.00%

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COMPANY NAME	STATE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	NET PREMIUMS WRITTEN	NET LOSSES & LAE	OTHER EXPENSES	NET LOSS RATIO	NET EXPENSE RATIO
CONTRACTORS BONDING AND INS CO	WA	100,290,166	26,707,563	2,759,319	42,157,906	15,424,781	21,106,198	38.33%	50.06%
CONVERIUM INS (NORTH AMERICA) INC.	NJ	115,863,250	60,173,287	3,616,373	(288,656)	1,034,883	(571,748)	-415.06%	198.07%
COPIC INS CO	CO	323,431,357	90,640,024	(11,178,424)	58,492,739	46,391,252	12,367,997	86.60%	21.14%
CORE INS CO	VT	72,237,515	13,130,805	6,480,598	0	0	236,470	0.00%	0.00%
COREGIS INS CO	IN	715,657,449	178,913,219	(20,096,568)	106,619,984	199,193,789	42,371,951	122.20%	39.74%
CORNHUSKER CASUALTY CO	NE	538,730,330	444,643,330	12,218,671	35,672,730	20,069,290	10,154,528	65.40%	28.47%
COUNTRY CASUALTY INS CO	IL	62,932,408	52,167,043	1,874,011	0	0	0	0.00%	0.00%
COUNTRY MUTUAL INS CO	IL	2,229,023,622	953,188,549	4,868,115	1,165,853,317	822,946,009	375,067,381	74.82%	32.17%
COUNTRY PREFERRED INS CO	IL	32,052,359	13,521,455	598,640	0	0	0	0.00%	0.00%
COURTESY INS CO	FL	164,608,906	50,358,605	9,841,399	52,231,369	27,503,901	11,694,181	57.96%	22.39%
CPA INS CO	MI	8,530,489	6,816,220	(261,359)	927,545	668,955	741,402	71.36%	79.93%
CRUM & FORSTER INDEMNITY CO	NY	31,009,444	9,526,642	84,584	5,775,429	4,323,776	1,773,832	80.46%	30.71%
CRUSADER INS CO	CA	110,623,789	26,258,452	(5,331,777)	38,363,201	32,607,021	13,398,768	97.70%	34.93%
CSE SAFEGUARD INS CO	CA	66,023,962	20,298,639	(4,851,522)	28,079,551	33,338,946	9,538,059	93.35%	33.97%
CUMBERLAND CASUALTY & SURETY CO	FL	14,532,305	4,734,899	(1,748,676)	12,343,510	9,167,267	7,457,388	68.25%	60.42%
CUMIS INS SOCIETY, INC.	WI	788,536,521	266,824,328	(3,795,208)	382,088,078	229,925,902	141,165,050	65.70%	36.95%
CYPRESS INS CO	CA	266,661,788	149,690,571	(3,940,716)	39,007,572	44,793,215	10,228,863	107.70%	26.22%
DAIMLERCHRYSLER INS CO	MI	449,094,889	147,635,777	15,185,618	108,027,281	88,242,281	25,582,507	82.45%	23.68%
DAIRYLAND INS CO	WI	871,459,125	267,056,455	13,650,446	310,579,809	226,734,522	77,427,819	80.39%	24.93%
DAKOTA FIRE INS CO	ND	95,571,355	21,226,741	2,344,892	50,560,340	32,975,546	15,221,884	68.88%	30.11%
DANIELSON INS CO	CA	12,435,309	5,853,317	(1,537,178)	4,658,510	5,234,734	1,684,620	95.00%	36.16%
DANIELSON NATIONAL INS CO	CA	13,365,814	6,811,889	(1,757,811)	4,658,510	5,327,428	1,684,622	96.68%	36.16%
DEALERS ASSURANCE CO	OH	22,313,317	9,339,543	56,316	6,003,259	3,326,002	3,705,521	50.85%	61.73%
DEERBROOK INS CO	IL	32,905,033	31,979,801	1,541,466	0	0	0	0.00%	0.00%
DENTISTS INS CO (THE)	CA	180,795,927	101,448,021	5,319,040	26,123,166	14,950,352	8,955,605	59.79%	34.28%
DEPOSITORS INS CO	IA	38,790,246	38,628,756	1,325,586	0	0	0	0.00%	0.00%
DEVELOPERS SURETY AND INDEMNITY CO	IA	54,747,731	21,214,330	1,430,669	35,201,058	8,019,070	22,748,929	26.53%	64.63%
DIAMOND STATE INS CO	IN	158,703,148	95,703,850	(394,366)	18,504,909	18,617,110	3,111,549	108.93%	16.81%
DISCOVER PROPERTY & CASUALTY INS CO	IL	90,795,493	26,752,747	3,268,319	24,424,220	18,991,925	7,213,128	74.59%	29.53%
DOCTORS' CO, AN INTERINS EXCHANGE (THE)	CA	1,338,877,895	341,411,685	(56,661,697)	396,352,630	369,998,486	83,930,896	104.99%	21.18%
DORINCO REINS CO	MI	1,415,933,252	237,904,189	(19,320,791)	293,804,832	285,563,377	41,348,089	101.71%	14.07%
EAGLE PACIFIC INS CO	WA	87,281,430	36,753,520	271,580	15,872,526	8,711,745	3,020,131	59.69%	19.03%
ECONOMY FIRE & CASUALTY CO	IL	423,960,187	380,847,275	20,835,404	0	0	10	0.00%	0.00%
ECONOMY PREFERRED INS CO	IL	9,436,232	8,994,022	355,444	0	0	(10)	0.00%	0.00%
ECONOMY PREMIER ASSURANCE CO	IL	34,593,322	33,891,393	1,511,240	0	0	(665,077)	0.00%	0.00%
ELECTRIC INS CO	MA	1,006,918,207	244,938,072	16,470,726	379,459,277	339,946,114	42,497,274	93.30%	11.20%
EMPIRE FIRE AND MARINE INS CO	NE	173,950,761	114,401,615	(1,620,676)	0	0	(99,991)	0.00%	0.00%
EMPLOYERS' FIRE INS CO (THE)	MA	136,233,374	48,241,366	6,086,669	33,563,951	30,739,694	12,797,284	77.62%	38.13%
EMPLOYERS INS CO OF WAUSAU	WI	3,694,167,088	700,692,958	48,808,077	1,346,741,520	1,077,638,743	299,756,538	85.07%	22.26%
EMPLOYERS MUTUAL CASUALTY CO	IA	1,452,820,220	433,528,371	26,323,299	664,227,747	441,896,335	196,422,368	70.26%	29.57%

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EMPLOYERS REINS CORP	MO	15,124,376.150	4,431,736,082	743,960,255	2,853,169,865	3,618,678,952	761,095,062	145.11%	26.68%
ENCOMPASS INDEMNITY CO	FL	22,888,783	17,150,687	1,158,381	0	(0)	0	0.00%	0.00%
EULER AMERICAN CREDIT INDEMNITY CO	NY	237,790,420	103,258,044	9,004,483	63,747,932	31,708,011	34,430,961	51.91%	54.01%
EVEREST NATIONAL INS CO	AZ	427,432,624	70,004,602	(5,714,701)	100,783,200	53,843,743	23,220,651	67.34%	23.04%
EVEREST REINS CO	DE	5,953,259,586	1,494,009,149	77,576,181	2,119,175,440	1,358,581,102	582,282,507	71.32%	27.48%
EVERGREEN NATIONAL INDEMNITY CO	OH	37,473,262	22,313,280	(41,788)	16,331,669	6,983,756	8,006,354	50.70%	49.02%
EXCESS SHARE INS CORP	OH	29,261,352	9,441,092	993,550	1,449,425	30,000	1,179,725	2.10%	81.39%
EXECUTIVE RISK INDEMNITY INC.	DE	1,699,533,908	404,804,203	(1,110,685)	592,858,947	393,696,133	174,587,085	74.70%	29.45%
EXPLORER INS CO (THE)	AZ	87,195,922	17,346,471	(1,214,538)	31,024,851	22,582,409	10,987,560	79.08%	35.42%
FACTORY MUTUAL INS CO	RI	5,029,814,938	1,933,029,861	223,643,162	2,084,382,703	907,855,183	418,616,934	52.70%	20.08%
FAIRFIELD INS CO	CT	72,115,594	22,869,872	(449,388)	550	6,540,340	(2,868,555)	166548.00%	-521555.45%
FAIRMONT INS CO	CA	22,967,030	22,964,930	1,072,486	0	0	0	0.00%	0.00%
FARM BUREAU MUTUAL INS CO OF IDAHO	ID	236,225,867	112,624,030	(2,000,174)	93,829,104	80,003,775	23,701,975	88.49%	25.26%
FARMERS ALLIANCE MUTUAL INS CO	KS	162,162,545	60,334,190	(4,088,075)	125,862,616	106,161,928	33,430,973	84.47%	26.56%
FARMERS HOME MUTUAL INS CO	MN	45,194,570	11,329,424	(3,482,479)	16,308,384	24,386,080	6,760,888	90.00%	41.46%
FARMERS INS CO OF IDAHO	ID	120,322,739	36,661,550	2,708,933	72,549,162	60,371,601	20,304,194	78.07%	27.99%
FARMERS INS EXCHANGE	CA	8,599,401,314	2,045,064,038	131,464,617	5,006,002,037	4,191,514,992	1,401,669,140	78.55%	28.00%
FARMERS MUTUAL HAIL INS CO OF IOWA	IA	228,704,355	119,262,210	(9,914)	142,628,646	104,870,357	38,028,630	78.32%	26.66%
FARMINGTON CASUALTY CO	CT	1,053,766,825	173,485,143	(41,855,396)	220,889,300	219,795,088	53,573,574	106.98%	24.25%
FARMLAND MUTUAL INS CO	IA	257,710,280	86,984,234	9,361,834	115,204,600	77,065,657	32,030,047	69.90%	27.80%
FEDERAL INS CO	IN	16,178,030,587	4,451,016,266	165,304,438	5,428,102,233	3,548,417,446	1,664,266,156	73.20%	30.66%
FEDERATED MUTUAL INS CO	MN	2,840,593,765	1,039,423,467	13,292,530	1,041,659,317	860,838,198	240,426,170	86.87%	23.08%
FEDERATED RURAL ELECTRIC INS EXCHANGE	KS	157,879,035	48,512,365	3,701,292	61,205,746	46,167,262	9,877,701	82.08%	16.14%
FEDERATED SERVICE INS CO	MN	271,911,761	71,505,892	240,145	115,739,924	95,648,689	26,714,019	86.87%	23.08%
FFG INS CO	TX	37,731,463	21,862,645	337,386	9,084,784	2,091,571	2,134,852	36.22%	23.50%
FIDELITY AND CASUALTY CO OF NEW YORK (THE)	NH	253,215,837	107,415,937	13,430,240	99,403,581	91,056,740	17,065,286	91.68%	17.17%
FIDELITY AND DEPOSIT CO OF MARYLAND	MD	158,401,089	158,148,093	8,412,311	0	0	0	0.00%	0.00%
FIDELITY AND GUARANTY INS CO	IA	14,749,013	14,746,033	1,524,029	0	0	0	0.00%	0.00%
FIDELITY AND GUARANTY INS UNDERWRITERS, INC.	WI	46,708,506	46,701,056	2,490,476	0	0	0	0.00%	0.00%
FINANCIAL GUARANTY INS CO	NY	2,932,832,726	977,573,079	205,476,351	205,977,093	7,191,975	28,188,488	5.14%	13.69%
FINANCIAL INDEMNITY CO	CA	53,286,204	27,086,080	(105,829)	30,945,842	23,765,207	7,961,491	83.92%	25.73%
FINANCIAL PACIFIC INS CO	CA	118,742,666	27,950,382	2,845,613	36,959,190	28,304,886	17,401,009	64.40%	47.08%
FINANCIAL SECURITY ASSURANCE INC.	NY	2,853,682,828	1,139,827,106	142,365,308	349,816,712	27,102,290	66,199,537	13.80%	18.92%
FIRE & CASUALTY INS CO OF CONNECTICUT (THE)	CT	200,451,930	52,362,152	(10,983,659)	56,792,750	53,691,446	18,208,417	99.49%	32.06%
FIRE INS EXCHANGE	CA	1,323,024,884	308,420,181	21,593,065	725,508,724	606,400,223	203,170,848	78.41%	28.00%
FIREMAN'S FUND INS CO	CA	10,268,592,890	2,239,490,115	(1,171,690,588)	1,867,442,883	2,007,097,598	942,611,192	106.09%	50.48%
FIREMAN'S FUND INS CO OF WISCONSIN	WI	25,829,040	17,046,635	419,205	2,493,231	2,679,703	1,257,930	106.09%	50.45%
FIREMEN'S INS CO OF NEWARK, NEW JERSEY	NJ	673,166,745	378,783,812	28,895,778	198,807,162	182,113,503	34,116,446	91.68%	17.16%
FIRST AMERICAN PROPERTY & CASUALTY INS CO	CA	58,849,673	22,858,703	(5,418,645)	41,999,112	14,034,715	15,594,922	63.79%	37.13%
FIRST COLONIAL INS CO	FL	77,753,765	33,289,909	(9,133,783)	34,660,232	4,110,673	27,181,309	25.18%	78.42%

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FIRST COMMUNITY INS CO	NY	19,068,149	8,453,276	(598,964)	15,869,281	7,547,637	9,367,002	48.57%	59.03%
FIRST FINANCIAL INS CO	IL	245,867,731	114,094,045	6,059,512	24,543,438	16,141,330	9,233,770	63.46%	37.62%
FIRST LIBERTY INS CORP (THE)	IA	39,594,632	18,662,327	736,070	8,417,135	6,735,242	1,873,478	85.07%	22.26%
FIRST NATIONAL INS CO OF AMERICA	WA	215,752,445	57,438,416	10,435,742	91,692,655	66,594,439	28,583,825	73.65%	31.17%
FIRSTCOMP INS CO	NE	35,406,124	7,162,659	2,137,783	18,023,668	5,513,550	4,456,881	43.01%	24.73%
FLORISTS' MUTUAL INS CO	IL	144,845,732	32,859,460	531,285	65,660,609	46,206,630	17,516,995	76.29%	26.68%
FOLKSAMERICA REINS CO	NY	2,211,878,082	857,054,163	58,190,335	678,728,380	461,411,112	198,332,335	74.32%	29.22%
FOREMOST INS CO	MI	982,317,425	346,370,001	12,784,950	663,036,349	347,029,701	233,625,646	60.77%	35.24%
FOREMOST PROPERTY AND CASUALTY INS CO	MI	28,790,075	13,020,012	545,640	0	0	(60,551)	0.00%	0.00%
FORT WAYNE HEALTH & CASUALTY INS CO	IN	480,547,148	161,287,748	39,118,137	(93,000,227)	(81,352,063)	(37,780,506)	87.56%	40.62%
FORTRESS INS CO	IL	16,587,115	10,091,793	332,593	929,597	451,870	310,729	90.21%	33.43%
FRANKENMUTH MUTUAL INS CO	MI	595,243,551	188,592,595	15,930,040	269,215,455	189,776,710	74,196,222	70.86%	27.56%
FREMONT INDEMNITY CO	CA	821,631,072	(290,609,734)	(235,633,484)	9,391,406	384,702,494	37,321,058	2119.78%	397.40%
GATEWAY INS CO	MO	36,883,499	7,764,436	1,022,509	23,091,124	15,788,879	7,671,283	67.40%	33.22%
GE CASUALTY INS CO	PA	687,509,298	365,104,736	61,150,771	180,415,345	127,434,900	40,310,708	68.95%	22.34%
GE INDEMNITY INS CO	PA	222,537,828	149,954,157	18,083,562	41,661,524	30,264,291	4,790,724	71.98%	11.50%
GE PROPERTY & CASUALTY INS CO	PA	1,133,823,781	612,779,510	58,548,149	294,126,697	256,344,385	55,853,988	92.58%	18.99%
GE REINS CORP	IL	2,764,925,525	623,413,115	(306,675,203)	736,102,749	1,255,275,229	239,685,487	147.17%	32.56%
GE RESIDENTIAL MORTGAGE INS. CORPORATION OF NORTH CAROLINA	NC	132,725,850	99,059,725	8,319,360	3,171,335	(1,123,767)	(279,050)	-33.63%	-8.80%
GEICO CASUALTY CO	MD	228,192,442	63,261,147	11,772,415	67,962,363	38,517,673	13,019,819	58.74%	19.16%
GEICO GENERAL INS CO	MD	119,364,473	57,601,922	5,265,884	0	0	0	0.00%	0.00%
GEICO INDEMNITY CO	MD	2,266,994,946	947,624,847	160,484,269	1,557,786,912	1,007,324,051	278,702,886	69.09%	17.89%
GEM STATE INS CO	ID	4,451,634	3,028,093	128,076	1,568,910	986,542	424,745	71.54%	27.07%
GENERAL CASUALTY CO OF ILLINOIS	IL	155,008,813	56,632,325	4,088,493	72,717,680	50,661,224	21,134,387	72.01%	29.06%
GENERAL CASUALTY CO OF WISCONSIN	WI	1,237,734,729	347,353,646	(46,951,833)	630,219,888	439,063,955	183,164,694	72.01%	29.06%
GENERAL ELECTRIC HOME EQUITY INS. CORP. OF NORTH CAROLINA	NC	11,755,592	11,467,243	598,499	0	0	72,944	0.00%	0.00%
GENERAL ELECTRIC MORTGAGE INS CORP	NC	3,650,416,735	302,684,545	(20,858,543)	507,872,214	39,168,192	124,210,827	7.40%	24.46%
GENERAL ELECTRIC MORTGAGE INS. CORP OF NORTH CAROLINA	NC	303,683,530	209,129,227	24,541,663	16,071,483	(1,290,202)	(45,801)	-7.56%	-0.28%
GENERAL FIDELITY INS CO	CA	141,050,663	132,558,396	8,676,158	9,809,486	2,428,878	1,356,624	24.76%	13.83%
GENERAL FIRE & CASUALTY CO	ID	28,314,870	9,895,728	856,674	18,745,518	9,592,653	5,439,449	68.68%	29.02%
GENERAL INS CO OF AMERICA	WA	2,206,764,061	553,201,333	63,456,744	1,054,465,518	765,835,960	328,714,005	73.65%	31.17%
GENERAL REINS CORP	DE	18,731,990,353	4,095,126,689	578,553,066	3,631,594,785	2,776,511,942	1,046,089,744	75.93%	28.81%
GENERAL SECURITY INS CO	NY	25,594,407	25,594,407	1,125,734	3,965,129	2,493,812	975,299	76.81%	24.60%
GENERAL SECURITY NATIONAL INS CO	NY	563,915,919	92,568,508	(10,463,075)	83,051,648	107,162,062	42,272,551	77.48%	50.90%
GENERAL SECURITY PROPERTY AND CASUALTY CO	NY	10,613,210	10,613,210	337,777	1,772,405	916,306	591,597	70.92%	33.38%
GENERAL STAR NATIONAL INS CO	OH	455,405,833	142,942,579	11,056,651	53,417,486	36,223,717	15,907,937	72.42%	29.78%
GENERALI - U.S. BRANCH	NY	140,565,429	64,023,709	(11,293,175)	4,638,851	12,211,672	6,326,282	250.30%	136.38%
GENESIS INS CO	CT	219,660,386	92,040,614	7,103,170	30,803,350	19,583,669	9,500,511	74.35%	30.84%
GERLING AMERICA INS CO	NY	201,991,978	74,080,724	(2,925,505)	2,775,195	27,572,584	(1,302,572)	829.71%	-46.94%
GERLING GLOBAL REINS CORP OF AMERICA	NY	2,049,734,361	288,507,181	(172,567,452)	465,228,921	610,709,571	220,509,111	101.91%	47.40%

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GERLING NCM CREDIT INS, INC.	MD	64,439,048	33,558,325	263,708	9,418,819	5,208,001	6,176,944	54.70%	65.58%
GLENS FALLS INS CO (THE)	DE	159,033,247	132,410,072	6,572,785	0	2,536,329	(2,536,343)	0.00%	0.00%
GLOBE AMERICAN CASUALTY CO	OH	20,549,486	15,180,955	488,636	0	0	0	0.00%	0.00%
GLOBE INDEMNITY CO	DE	450,181,754	67,736,726	(32,325,015)	141,981,876	134,228,616	45,521,046	99.49%	32.06%
GOVERNMENT EMPLOYEES INS CO	MD	9,101,981,918	4,146,569,230	321,204,858	5,225,809,624	4,092,087,470	722,204,466	81.27%	13.82%
GRANGE INS ASSOCIATION	WA	166,369,774	65,500,649	(4,648,730)	103,440,636	82,217,767	33,739,334	81.28%	32.62%
GRANITE STATE INS CO	PA	27,466,690	27,338,882	1,294,652	0	0	0	0.00%	0.00%
GRAY INS CO (THE)	LA	166,454,801	53,485,380	7,329,536	51,917,299	31,230,692	15,383,566	65.90%	29.63%
GREAT AMERICAN ALLIANCE INS CO	OH	20,011,349	19,967,149	718,582	0	0	0	0.00%	0.00%
GREAT AMERICAN ASSURANCE CO	OH	11,824,143	11,790,881	492,710	0	0	0	0.00%	0.00%
GREAT AMERICAN INS CO	OH	4,514,994,485	1,201,246,230	(18,574,886)	1,118,863,702	870,125,983	391,647,183	76.90%	35.00%
GREAT AMERICAN INS CO OF NEW YORK	NY	46,134,383	45,439,254	1,739,352	0	0	0	0.00%	0.00%
GREAT AMERICAN SECURITY INS CO	OH	11,173,555	11,106,184	355,800	0	0	0	0.00%	0.00%
GREAT AMERICAN SPIRIT INS CO	IN	16,836,559	16,727,262	376,536	0	0	0	0.00%	0.00%
GREAT DIVIDE INS CO	ND	57,002,353	28,397,111	4,298,524	17,233,676	8,035,878	5,114,868	49.80%	29.68%
GREAT MIDWEST INS CO	MI	28,552,005	11,618,679	564,959	10,559,175	6,725,456	2,267,256	70.70%	21.47%
GREAT NORTHERN INS CO	MN	1,016,339,800	195,002,530	8,369,377	296,429,526	196,839,175	87,335,972	74.70%	29.46%
GREAT WEST CASUALTY CO	NE	961,668,493	277,591,558	27,575,164	365,517,595	258,967,872	80,117,057	76.06%	21.92%
GREATER NEW YORK MUTUAL INS CO	NY	521,046,542	217,163,054	4,592,249	147,852,701	87,872,733	43,692,685	71.83%	29.55%
GREATWAY INS CO	WI	11,122,754	10,905,877	583,269	0	0	0	0.00%	0.00%
GREENWICH INS CO	DE	344,529,739	58,137,908	4,965,789	24,348,752	21,804,058	3,638,495	98.51%	14.94%
GROCERS INS CO	OR	56,600,515	41,755,591	8,392,797	(12,896,360)	14,354,568	1,832,627	120.06%	-14.21%
GUARANTEE INS CO	DE	18,404,532	7,963,407	(258,583)	0	345,240	542,336	0.00%	0.00%
GUARANTY NATIONAL INS CO	CO	511,914,476	145,847,970	(29,551,604)	141,981,876	134,228,616	45,521,045	99.49%	32.06%
GUARANTY NATIONAL INS CO OF CONNECTICUT	CT	10,623,158	9,540,210	1,007,134	424,026	(86,868)	(436,568)	-22.70%	-102.96%
GUIDEONE AMERICA INS CO	IA	7,467,604	7,104,658	252,420	0	0	0	0.00%	0.00%
GUIDEONE ELITE INS CO	IA	16,340,252	15,204,245	530,667	0	0	0	0.00%	0.00%
GUIDEONE MUTUAL INS CO	IA	445,732,196	146,392,008	(849,346)	242,801,625	225,755,951	66,782,399	89.22%	27.50%
GUIDEONE SPECIALTY MUTUAL INS CO	IA	99,179,358	27,052,889	(2,671,639)	60,700,407	59,581,819	16,695,600	94.19%	27.50%
GULF INS CO	CT	1,629,660,668	490,984,289	(18,867,863)	521,226,152	353,811,180	101,960,157	89.83%	19.56%
HANOVER AMERICAN INS CO (THE)	NH	14,358,763	14,341,788	518,535	0	0	0	0.00%	0.00%
HANOVER INS CO (THE)	NH	3,150,121,291	830,306,150	10,794,507	1,394,117,164	1,045,227,057	428,072,965	75.45%	30.71%
HARCO NATIONAL INS CO	IL	252,324,363	106,042,756	(9,131,503)	111,900,445	73,003,143	30,508,739	75.50%	27.26%
HARLEYSVILLE INS CO	MN	81,285,990	24,494,607	1,402,620	33,243,757	21,733,907	11,001,992	68.20%	33.09%
HARLEYSVILLE MUTUAL INS CO	PA	1,091,512,814	534,337,024	3,785,145	265,148,010	169,160,753	89,873,812	66.50%	33.90%
HARTFORD ACCIDENT AND INDEMNITY CO	CT	6,436,872,733	1,515,264,495	108,701,022	2,661,534,975	1,785,103,665	752,569,479	71.12%	28.28%
HARTFORD CASUALTY INS CO	IN	1,459,811,559	666,468,584	58,305,806	447,795,728	300,338,641	126,617,685	71.12%	28.28%
HARTFORD FIRE INS CO	CT	14,902,354,572	6,324,790,127	4,441,963,455	3,378,822,314	2,266,191,560	955,387,990	71.12%	28.28%
HARTFORD INS CO OF THE MIDWEST	IN	183,800,704	111,215,543	12,959,677	40,708,703	27,303,513	11,510,699	71.12%	28.28%
HARTFORD STEAM BOILER INSPECTION AND INS CO (THE)	CT	981,011,771	456,967,395	28,161,285	461,321,111	156,470,557	231,235,773	35.61%	50.12%

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HARTFORD STEAM BOILER INSPECTION AND INS CO OF CONNECTICUT	CT	46,577,822	21,473,093	(1,259,258)	27,772,507	6,984,207	11,536,792	40.09%	41.54%
HARTFORD UNDERWRITERS INS CO	CT	1,027,710,463	450,555,575	44,986,462	325,669,622	218,428,102	92,085,589	71.12%	28.28%
HERITAGE INDEMNITY CO	CA	230,572,935	124,055,183	6,746,018	25,081,051	23,845,115	3,451,849	113.41%	13.76%
HIGHLANDS INS CO	TX	614,619,971	20,789,499	(7,916,046)	40,824,920	122,414,733	28,233,859	109.27%	69.16%
HIGHMARK CASUALTY INS CO	PA	74,762,386	28,303,610	277,525	50,728,250	35,991,427	14,269,026	71.71%	28.13%
HOMELAND CENTRAL INS CO	IA	68,137,239	68,076,985	24,537,209	0	0	0	0.00%	0.00%
HOMESITE INS CO	CT	10,867,940	7,637,991	80,307	657,165	472,365	606,270	92.37%	92.26%
HORACE MANN INS CO	IL	398,413,569	109,969,677	(7,321,543)	282,970,738	224,211,415	68,127,562	80.73%	24.08%
HORACE MANN PROPERTY & CASUALTY INS CO	CA	55,323,805	18,845,127	2,439,070	46,032,355	31,878,663	10,840,961	72.93%	23.55%
HOUSTON GENERAL INS CO	TX	42,537,011	20,005,709	(3,029,117)	62,046	772,543	69,525	107.31%	112.05%
HUDSON INS CO	DE	81,768,825	20,826,319	(3,955,159)	35,297,325	19,044,559	5,569,691	86.58%	15.78%
IDAHO COUNTIES RISK MANAGEMENT PROGRAM, UNDERWRITERS	ID	23,981,422	6,080,639	3,278,966	12,847,946	4,680,192	2,988,364	44.90%	23.26%
IDAHO STATE INS FUND	ID	321,760,489	68,053,019	(1,431,513)	124,270,101	121,428,742	21,871,373	93.10%	17.60%
ILLINOIS NATIONAL INS CO.	IL	46,643,010	46,364,066	2,421,975	0	0	0	0.00%	0.00%
IMPERIAL CASUALTY AND INDEMNITY CO	NE	7,041,496	4,230,921	(126,836)	0	565,582	156,931	0.00%	0.00%
INDEMNITY CO OF CALIFORNIA	CA	12,200,159	6,295,753	862,482	5,681,450	821,390	3,930,063	15.24%	69.17%
INDEMNITY INS CO OF NORTH AMERICA	PA	152,115,909	22,955,724	(1,692,664)	43,208,513	27,999,883	10,392,914	81.86%	24.05%
INDEPENDENCE AMERICAN INS CO	DE	26,694,125	22,407,715	708,182	6,876,057	4,446,336	2,016,436	64.66%	29.33%
INDIANA LUMBERMENS MUTUAL INS CO	IN	105,983,933	35,508,572	(3,766,093)	54,981,752	40,670,926	14,591,317	77.10%	26.54%
INDUSTRIAL UNDERWRITERS INS CO	TX	6,550,242	5,598,391	169,241	0	0	1,960	0.00%	0.00%
INFINITY INS CO	IN	480,190,794	130,349,555	39,272,745	219,167,067	159,885,199	34,048	75.64%	0.02%
INFINITY SELECT INS CO	IN	27,950,101	12,700,359	2,590,087	11,657,823	8,504,532	1,811	75.60%	0.02%
INS CO OF NORTH AMERICA	PA	286,544,739	38,134,163	(14,326,683)	108,021,275	70,373,257	25,982,286	81.09%	24.05%
INS CO OF THE STATE OF PENNSYLVANIA (THE)	PA	2,210,185,534	690,302,356	(57,614,642)	610,559,483	508,627,429	102,951,620	97.35%	16.86%
INS CO OF THE WEST	CA	495,688,949	188,630,783	22,593,896	172,705,005	125,708,733	61,728,074	79.08%	35.74%
INS CORP OF HANNOVER	IL	718,808,121	147,007,799	(2,649,956)	170,171,359	213,799,291	33,404,218	102.23%	19.63%
INS CORP OF NEW YORK	NY	524,279,739	18,298,402	(77,993,765)	165,889,763	171,633,514	59,007,182	127.58%	35.57%
INTEGON INDEMNITY CORP	NC	145,525,543	38,549,103	2,798,808	0	0	0	0.00%	0.00%
INTEGON NATIONAL INS CO	NC	203,915,514	79,028,910	477,727	0	0	0	0.00%	0.00%
INTERNATIONAL BUSINESS & MERCANTILE REASSURANCE CO.	IL	403,251,845	104,241,593	11,481,671	107,947,885	92,004,892	17,485,152	85.56%	16.20%
INTERNATIONAL FIDELITY INS CO	NJ	64,358,208	31,211,541	(260,182)	48,809,404	10,236,271	37,611,225	22.30%	77.06%
INTERSTATE INDEMNITY CO	IL	117,191,216	41,900,255	(8,760,871)	19,945,972	21,437,624	9,992,749	106.09%	50.10%
JEFFERSON INS CO	NY	213,317,307	71,144,554	11,995,289	14,912,778	17,781,904	9,280,381	54.73%	62.23%
JEWELERS MUTUAL INS CO	WI	134,771,850	74,416,247	6,840,088	75,224,805	32,699,026	27,802,304	49.83%	36.96%
KANSAS BANKERS SURETY CO (THE)	KS	119,334,771	94,825,591	7,098,325	20,656,320	8,457,791	5,269,691	44.00%	25.51%
KANSAS CITY FIRE AND MARINE INS CO	MO	24,657,127	20,975,024	648,044	0	193,737	(200,289)	0.00%	0.00%
KEMPER CASUALTY INS CO	IL	30,547,117	23,181,965	4,538,302	3,989,849	(627,703)	1,016,101	-12.35%	25.47%
KEMPER EMPLOYERS INS CO	IL	17,715,442	9,536,844	(298,582)	686,582	3,247,067	585,712	129.29%	85.31%
K-M INS CO	OK	15,681,354	15,255,042	376,317	108,026	(10,192)	155,972	-9.44%	144.38%
LANCER INS CO	IL	310,470,460	46,863,290	3,903,698	46,705,187	28,303,972	12,456,016	66.07%	26.67%

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LANDCAR CASUALTY CO	UT	3,808,702	2,711,798	219,182	425,042	(18,906)	62,811	-9.20%	14.78%
LAURIER INDEMNITY CO	GA	18,632,422	10,470,925	623,409	1,706,954	1,077,849	980,227	67.30%	57.43%
LEADER INS CO	OH	187,928,947	43,881,971	2,123,027	90,562,851	75,296,841	9,449,021	83.38%	10.43%
LIBERTY INS CORP	IL	1,418,988,703	255,837,620	11,291,272	505,028,098	404,114,528	112,408,702	85.07%	22.26%
LIBERTY INS UNDERWRITERS INC.	NY	69,537,555	6,491,638	660,986	0	0	0	0.00%	0.00%
LIBERTY MUTUAL FIRE INS CO	MA	2,664,136,189	701,778,029	79,696,626	841,713,450	673,524,214	187,347,837	85.07%	22.26%
LIBERTY MUTUAL INS CO	MA	19,296,498,887	4,007,749,220	343,792,955	5,302,795,020	4,243,202,550	1,180,291,566	85.07%	22.26%
LIBERTY NORTHWEST INS CORP	OR	773,646,387	168,593,695	5,580,635	255,252,530	191,481,623	54,924,304	83.73%	21.52%
LINCOLN GENERAL INS CO	PA	459,774,969	88,509,149	(15,085,997)	171,992,958	118,429,001	58,881,181	77.06%	34.23%
LM INS CORP	IA	52,532,098	16,376,144	201,915	16,834,267	13,470,484	3,746,957	85.07%	22.26%
LUMBERMENS MUTUAL CASUALTY CO	IL	6,071,135,836	696,846,043	(205,919,979)	697,628,262	1,431,928,146	268,917,884	97.90%	38.55%
LUMBERMEN'S UNDERWRITING ALLIANCE	MO	304,519,357	56,682,119	11,030,332	108,453,526	61,763,410	37,942,341	63.82%	34.98%
LYNDON PROPERTY INS CO	MO	394,071,159	143,761,046	99,705,671	68,653,728	70,089,144	28,561,289	99.05%	41.60%
MAJESTIC INS CO	CA	115,842,556	26,398,810	3,312,096	56,556,473	48,774,483	11,608,444	79.60%	20.53%
MANUFACTURERS ALLIANCE INS CO	PA	182,687,957	54,993,619	1,219,396	82,190,027	53,625,999	21,076,944	75.33%	25.64%
MAPFRE REINS CO	NJ	173,168,902	109,941,405	6,732,837	37,919,939	25,772,416	11,539,809	75.65%	30.43%
MARKEL AMERICAN INS CO	VA	221,211,124	50,221,742	2,995,449	100,085,259	57,788,410	25,638,314	68.52%	25.62%
MARKEL INS CO	IL	358,775,071	78,062,497	(2,364,686)	197,129,424	127,600,687	64,154,522	70.95%	32.54%
MARTINGALE NATIONAL INS CO	IL	7,750,247	7,689,497	136,090	0	0	163,061	0.00%	0.00%
MARYLAND CASUALTY CO	MD	328,344,940	323,785,210	18,690,562	0	0	0	0.00%	0.00%
MARYLAND INS CO	TX	20,040,361	19,678,841	905,318	0	0	0	0.00%	0.00%
MBIA INS CORP	NY	9,211,579,304	3,158,008,715	622,430,960	706,848,310	51,637,125	119,811,307	9.41%	16.95%
MBIA INS CORP. OF ILLINOIS	IL	162,523,770	161,350,314	7,410,617	0	0	2,497,383	0.00%	0.00%
MEDICAL ASSURANCE CO, INC. (THE)	AL	957,852,860	193,334,647	(19,095,649)	227,979,832	203,507,934	34,900,070	109.73%	15.31%
MEDICAL INS EXCHANGE OF CALIFORNIA	CA	254,936,595	107,328,960	(6,682,605)	49,703,669	55,131,301	8,737,977	114.79%	17.58%
MEDICAL PROTECTIVE CO	IN	1,747,668,038	401,726,323	(13,747,302)	538,435,916	493,931,250	80,017,238	109.53%	14.86%
MEDMARC CASUALTY INS CO	VT	108,108,439	25,303,168	(5,497,421)	27,722,565	22,805,805	8,451,202	88.84%	30.48%
MENDOTA INS CO	MN	93,798,597	34,048,914	(4,804,745)	42,462,878	37,613,056	11,881,595	90.81%	27.98%
MERASTAR INS CO	TN	64,229,813	20,927,342	1,747,297	5,031,729	4,020,660	(299,396)	84.99%	-5.95%
MERCHANTS BONDING CO (MUTUAL)	IA	45,121,932	31,473,719	2,123,390	18,480,318	3,457,453	12,736,342	18.96%	68.92%
MERITPLAN INS CO	CA	41,025,746	13,515,809	(1,126,147)	16,178,116	5,824,673	6,283,228	55.61%	38.84%
METROPOLITAN CASUALTY INS CO	RI	67,171,611	66,401,474	3,898,066	0	0	0	0.00%	0.00%
METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	RI	41,206,364	39,507,741	2,295,553	0	0	(1,080,229)	0.00%	0.00%
METROPOLITAN GENERAL INS CO	RI	40,956,513	40,279,346	2,744,279	0	0	0	0.00%	0.00%
METROPOLITAN GROUP PROPERTY AND CASUALTY INS CO	RI	536,055,954	377,533,619	13,397,269	0	0	20,031	0.00%	0.00%
METROPOLITAN PROPERTY AND CASUALTY INS CO	RI	4,718,447,447	1,964,115,700	127,293,600	2,876,471,437	2,012,117,321	804,570,349	70.88%	27.97%
MGA INS CO, INC.	TX	45,892,192	16,799,857	(789,988)	11,327,549	13,682,905	4,395,972	97.50%	38.81%
MGIC ASSURANCE CORP	WI	35,284,592	22,768,212	232,734	0	0	162,977	0.00%	0.00%
MGIC INDEMNITY CORP	WI	20,154,586	19,880,752	646,092	(56,887)	7,806	285,872	-14.96%	-502.53%
MIC GENERAL INS CORP	MI	79,440,962	12,726,951	19,516	0	0	0	0.00%	0.00%

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MIC PROPERTY AND CASUALTY INS CORP	MI	492,585,305	47,901,555	1,110,194	0	0	367	0.00%	0.00%
MICHIGAN MILLERS MUTUAL INS CO	MI	208,632,885	77,909,706	1,213,692	140,513,096	80,738,572	45,225,101	65.70%	32.19%
MID-CENTURY INS CO	CA	2,634,516,276	513,594,708	(95,695,003)	1,547,650,911	1,460,820,906	433,223,901	88.55%	27.99%
MID-STATE SURETY CORP	MI	21,065,834	13,804,384	(12,692,811)	6,215,533	11,396,927	6,490,434	219.70%	104.42%
MIDWEST EMPLOYERS CASUALTY CO	DE	192,321,620	94,533,947	4,158,071	0	0	0	0.00%	0.00%
MILBANK INS CO	SD	276,580,419	75,912,434	1,395,904	183,184,975	127,683,207	55,901,095	72.64%	30.52%
MILWAUKEE SAFEGUARD INS CO	WI	11,794,009	10,840,378	399,339	0	0	0	0.00%	0.00%
MITSUI MARINE AND FIRE INS CO OF AMERICA	NY	355,520,822	63,574,120	(13,662,924)	87,205,584	83,207,326	30,974,083	91.26%	35.52%
MOBILE USA INS CO	FL	84,568,707	17,258,213	1,763,564	52,396,187	26,743,315	14,688,138	63.50%	28.03%
MODERN SERVICE INS CO	MN	41,626,462	23,215,018	366,833	0	132,545	2,000	0.00%	0.00%
MONTGOMERY WARD INS CO	IL	34,110,899	17,781,087	1,987,551	6,060,711	3,977,451	973,645	65.54%	16.06%
MONUMENTAL GENERAL CASUALTY CO	MD	42,318,428	25,625,894	(967,494)	26,940,644	19,337,474	9,424,259	78.76%	34.98%
MORTGAGE GUARANTY INS CORP	WI	5,748,861,544	1,548,007,391	256,475,739	1,038,504,890	313,600,571	151,617,790	30.04%	14.60%
MOTORS INS CORP	MI	5,814,245,278	1,132,346,090	28,540,715	2,557,427,892	1,756,306,140	480,275,206	80.22%	18.78%
MUTUAL OF ENUMCLAW INS CO	WA	410,083,215	118,034,543	(3,235,378)	273,586,856	214,507,207	89,239,904	80.71%	32.62%
MUTUAL PROTECTIVE INS CO	NE	214,559,685	21,102,548	(948,725)	74,348,234	43,715,195	15,287,217	87.90%	20.56%
MUTUAL SERVICE CASUALTY INS CO	MN	157,930,638	38,826,863	5,087,922	0	(1,284,118)	800	0.00%	0.00%
NATIONAL ALLIANCE INS CO	MO	49,566,143	13,626,438	(1,313,380)	48,704,880	43,574,411	10,965,727	83.96%	22.51%
NATIONAL AMERICAN INS CO	OK	114,294,374	44,072,952	(405,237)	67,667,454	50,694,117	19,098,586	75.70%	28.22%
NATIONAL AMERICAN INS CO OF CALIFORNIA	CA	94,106,674	19,472,806	(19,678,335)	36,719,467	42,810,201	14,015,502	98.34%	38.17%
NATIONAL CASUALTY CO	WI	91,677,060	85,239,395	3,913,087	0	(249,621)	0	0.00%	0.00%
NATIONAL CONTINENTAL INS CO	NY	95,956,836	38,223,724	7,497,925	802,531	8,395,085	9,160,453	923.71%	1141.45%
NATIONAL FARMERS UNION PROPERTY AND CASUALTY CO	CO	246,266,212	76,924,109	6,405,889	141,000,831	100,440,040	44,089,033	70.10%	31.27%
NATIONAL FARMERS UNION STANDARD INS CO	CO	59,760,316	29,406,693	1,274,546	24,519,753	17,208,992	7,955,833	73.10%	32.45%
NATIONAL FIRE AND INDEMNITY EXCHANGE	MO	12,959,367	5,820,042	289,789	5,557,188	2,140,981	2,447,872	41.80%	44.05%
NATIONAL FIRE INS CO OF HARTFORD	CT	217,173,764	143,003,770	389,390,468	(286,130,700)	0	(174)	0.00%	0.00%
NATIONAL GENERAL ASSURANCE CO	MO	34,677,680	8,518,161	181,976	0	0	0	0.00%	0.00%
NATIONAL GENERAL INS CO	MO	144,608,581	30,573,185	1,861,089	27,030,227	19,150,691	6,521,975	72.28%	24.13%
NATIONAL INDEMNITY CO	NE	36,192,654,148	15,732,073,185	1,640,026,884	2,666,258,676	802,599,299	343,020,997	41.10%	12.87%
NATIONAL INS ASSOCIATION	IN	19,211,725	8,069,521	2,580,115	0	0	0	0.00%	0.00%
NATIONAL INS CO OF WISCONSIN, INC.	WI	24,545,803	11,480,308	1,691,276	6,918,600	2,021,571	2,911,626	29.25%	42.08%
NATIONAL INS UNDERWRITERS	AR	6,104,256	5,610,197	148,488	0	18,899	98,007	0.00%	0.00%
NATIONAL INTERSTATE INS CO	OH	159,904,889	36,746,940	5,002,277	83,483,807	47,536,105	22,816,509	63.60%	27.33%
NATIONAL LIABILITY & FIRE INS CO	CT	409,540,708	167,236,980	12,416,050	97,269,733	36,075,773	23,234,863	49.10%	23.89%
NATIONAL MERIT INS CO	WA	25,343,015	10,258,486	(80,661)	16,790,327	13,919,659	3,866,192	84.75%	23.03%
NATIONAL REINS CORP	DE	1,134,824,109	655,756,063	55,151,527	(4,133,644)	(2,545,713)	2,652,330	152.63%	-64.16%
NATIONAL STANDARD INS CO	TX	11,894,299	11,672,650	796,989	0	0	0	0.00%	0.00%
NATIONAL SURETY CORP	IL	399,025,349	99,295,075	(32,512,573)	99,729,914	107,188,122	50,332,341	106.09%	50.47%
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	PA	16,458,602,415	5,885,056,669	595,109,739	4,640,252,068	3,865,568,461	782,432,310	97.35%	16.86%
NATIONWIDE AFFINITY INS CO OF AMERICA	KS	12,177,699	12,161,434	431,663	0	0	(10,289)	0.00%	0.00%

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NATIONWIDE AGRIBUSINESS INS CO	IA	70,456,118	41,975,260	1,804,809	0	0	0	0.00%	0.00%
NATIONWIDE ASSURANCE CO	WI	65,836,705	60,966,647	2,790,197	0	0	0	0.00%	0.00%
NATIONWIDE GENERAL INS CO	OH	19,861,823	19,646,199	807,050	0	0	0	0.00%	0.00%
NATIONWIDE INS CO OF AMERICA	WI	66,762,071	60,236,934	5,129,850	0	0	0	0.00%	0.00%
NATIONWIDE MUTUAL FIRE INS CO	OH	3,372,948,993	1,126,376,466	73,701,508	1,301,811,980	870,841,879	361,939,513	69.90%	27.80%
NATIONWIDE MUTUAL INS CO	OH	19,673,533,558	5,605,741,649	210,367,109	9,642,625,018	6,450,395,164	2,679,746,632	69.90%	27.79%
NATIONWIDE PROPERTY AND CASUALTY INS CO	OH	23,729,890	23,512,371	974,214	0	0	0	0.00%	0.00%
NAVIGATORS INS CO	NY	438,842,206	128,543,069	9,111,202	189,673,052	92,347,172	59,476,786	62.22%	31.36%
NCMIC INS CO	IA	371,967,364	133,145,153	6,918,606	66,822,462	38,351,372	14,243,164	64.71%	21.31%
NETHERLANDS INS CO (THE)	NH	127,781,301	35,086,344	(279,973)	62,156,543	43,373,857	17,911,391	77.66%	28.82%
NEW ENGLAND INS CO	CT	238,041,500	234,702,989	6,965,123	(11,781)	(138,116)	1,720	1172.36%	-14.60%
NEW ENGLAND REINS CORP	CT	101,100,482	100,657,300	3,150,567	(11,781)	(138,116)	1,720	1172.36%	-14.60%
NEW HAMPSHIRE INDEMNITY CO, INC.	PA	312,112,802	79,906,616	(2,065,005)	227,612,613	173,125,471	66,146,805	83.46%	29.06%
NEW HAMPSHIRE INS CO	PA	2,044,793,272	596,938,295	(31,040,448)	610,559,483	508,627,429	102,951,620	97.35%	16.86%
NEW YORK MARINE AND GENERAL INS CO	NY	447,462,203	165,961,254	14,310,579	90,261,331	63,203,763	27,848,769	68.00%	30.85%
NEWARK INS CO	NJ	105,013,152	5,659,088	(6,401,818)	24,508,634	66,848,771	6,747,794	111.64%	27.53%
NIAGARA FIRE INS CO	DE	120,557,043	71,792,250	8,113,664	33,134,527	30,352,197	5,739,118	91.68%	17.32%
NICHIDO FIRE & MARINE INS CO, LTD (U.S. BRANCH)	NY	87,051,800	40,357,469	(76,789)	22,628,600	19,493,102	4,252,523	101.07%	18.79%
NORCAL MUTUAL INS CO	CA	786,918,341	222,213,842	(14,367,463)	169,277,044	152,042,500	27,655,173	90.71%	16.34%
NORTH AMERICAN ELITE INS CO	NH	97,123,587	33,473,058	267,452	0	0	(195,828)	0.00%	0.00%
NORTH AMERICAN SPECIALTY INS CO	NH	318,477,566	168,557,781	3,780,662	7,550,121	9,958,203	(1,265,299)	138.74%	-16.76%
NORTH PACIFIC INS CO	OR	6,300,000	6,300,000	0	0	0	0	0.00%	0.00%
NORTH RIVER INS CO (THE)	NJ	670,277,066	229,022,003	21,885,800	127,059,533	95,123,087	39,024,313	80.46%	30.71%
NORTH STAR REINS CORP	DE	25,222,281	15,606,706	1,117,121	0	0	0	0.00%	0.00%
NORTHBROOK INDEMNITY CO	IL	89,395,206	89,017,719	1,360,011	0	0	0	0.00%	0.00%
NORTHBROOK PROPERTY AND CASUALTY INS CO	IL	349,315,823	220,324,006	16,109,747	48,848,383	37,983,849	14,426,256	74.59%	29.53%
NORTHERN ASSURANCE CO OF AMERICA (THE)	MA	437,152,711	133,834,686	17,815,310	111,879,868	102,465,647	42,657,613	77.62%	38.13%
NORTHERN INS CO OF NEW YORK	NY	25,808,717	25,808,717	1,673,705	0	0	0	0.00%	0.00%
NORTHLAND CASUALTY CO	MN	97,448,089	22,482,136	(4,808,776)	50,955,452	45,135,668	14,272,314	90.81%	28.01%
NORTHLAND INS CO	MN	1,152,274,300	383,396,767	(50,858,108)	467,098,893	413,776,172	130,931,746	90.77%	28.03%
NORTHWEST DENTISTS INS CO	WA	13,460,044	7,079,605	433,505	2,168,193	1,468,099	571,598	67.71%	26.36%
NORTHWEST PHYSICIANS MUTUAL INS CO	OR	62,452,208	7,255,382	(5,941,743)	21,982,964	21,882,224	3,266,692	116.37%	14.86%
NORTHWESTERN NATIONAL CASUALTY CO	TX	143,645,961	4,196,203	(1,889,912)	16,656,606	48,795,433	9,842,599	89.90%	59.09%
NOVA CASUALTY CO	NY	53,824,314	14,540,420	(633,889)	31,139,329	17,626,563	11,210,673	66.84%	36.00%
OCCIDENTAL FIRE & CASUALTY CO OF NORTH CAROLINA	NC	139,896,255	63,612,177	4,072,639	64,242,146	49,350,092	15,191,198	76.98%	23.65%
ODYSSEY AMERICA REINS CORP	CT	3,205,980,674	990,468,638	134,641,683	1,439,172,303	886,351,803	423,121,261	68.90%	29.40%
ODYSSEY REINS CORP	DE	1,047,101,328	487,115,700	43,273,602	18,649,129	11,728,150	6,851,228	60.96%	36.74%
OHIC INS CO	OH	267,893,014	53,027,346	(9,059,961)	68,964,663	65,251,127	10,014,844	108.89%	14.52%
OHIO CASUALTY INS CO (THE)	OH	2,141,161,494	725,748,429	112,467,245	665,932,930	483,724,223	230,153,339	75.10%	34.56%
OHIO INDEMNITY CO	OH	62,879,549	32,353,218	1,751,827	45,064,614	28,916,453	11,716,629	67.90%	26.00%

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OHIO SECURITY INS CO	OH	62,346,600	34,164,223	1,011,391	14,244,554	10,347,046	4,923,066	75.10%	34.56%
OLD REPUBLIC INS CO	PA	1,589,636,290	536,438,643	44,401,516	282,755,291	210,182,404	87,304,381	76.86%	30.88%
OLD REPUBLIC MINNEHOMA INS CO	AZ	75,606,009	13,863,491	1,319,033	27,216,426	15,138,372	3,403,079	82.93%	12.50%
OLD REPUBLIC SURETY CO	WI	78,707,951	33,579,369	4,948,074	31,956,121	4,605,923	23,451,662	14.71%	73.39%
OLD UNITED CASUALTY CO	KS	186,646,167	31,535,833	4,009,396	67,153,050	36,778,133	14,584,151	66.41%	21.72%
OMAHA PROPERTY AND CASUALTY INS CO	NE	94,695,454	41,679,492	822,133	59,577,824	49,144,008	11,652,767	86.73%	19.56%
ONEBEACON AMERICA INS CO	MA	1,316,193,258	434,085,076	61,054,506	319,976,422	293,051,751	122,000,774	77.62%	38.13%
ONEBEACON INS CO	PA	5,460,702,141	2,006,255,375	153,000,074	1,208,302,574	1,106,628,992	460,702,226	77.62%	38.13%
OREGON AUTOMOBILE INS CO	OR	6,874,656	6,300,000	0	0	0	0	0.00%	0.00%
OREGON MUTUAL INS CO	OR	148,818,351	45,813,219	(2,661,520)	87,709,084	69,422,703	31,141,933	78.93%	35.51%
ORION INS CO	CT	19,371,158	19,025,908	507,483	0	0	0	0.00%	0.00%
OVERSEAS PARTNERS US REINS CO	DE	215,767,221	73,406,942	(4,028,270)	156,819,566	134,720,057	43,038,282	85.50%	27.44%
PACIFIC EMPLOYERS INS CO	PA	1,059,575,110	254,593,036	(54,013,479)	384,555,759	250,528,795	92,496,938	81.09%	24.05%
PACIFIC INDEMNITY CO	WI	3,376,936,179	677,286,264	20,210,228	1,260,367,690	841,797,244	370,998,846	75.10%	29.44%
PACIFIC PIONEER INS CO	CA	21,095,374	7,073,672	(80,642)	9,260,580	6,007,577	2,845,776	77.88%	30.73%
PACIFIC SPECIALTY INS CO	CA	142,501,218	56,644,858	1,099,861	97,598,753	40,954,419	37,410,500	52.99%	38.33%
PARTNERRE INS CO OF NEW YORK	NY	145,023,053	99,288,954	(36,433)	1,308,686	16,435,498	1,620,451	1235.28%	123.82%
PATHFINDER INS CO	CO	10,676,299	5,157,191	138,186	1,432,392	734,675	287,920	51.30%	20.10%
PEAK PROPERTY AND CASUALTY INS CORP	CO	10,799,535	9,047,427	(207,306)	0	0	563,554	0.00%	0.00%
PEERLESS INS CO	NH	1,726,268,794	164,205,211	(28,725,992)	790,547,582	551,657,104	227,808,792	77.66%	28.82%
PENN-AMERICA INS CO	PA	228,807,949	110,261,875	953,714	87,530,510	50,066,346	26,853,459	66.95%	30.68%
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INS CO	PA	610,771,209	193,109,039	4,015,379	246,570,088	160,877,992	63,230,831	75.33%	25.64%
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	PA	181,898,977	57,430,333	(250,622)	82,190,027	53,625,999	21,076,944	75.33%	25.64%
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	PA	704,856,214	226,388,109	8,628,999	278,422,516	185,859,290	86,992,853	69.41%	31.24%
PERMANENT GENERAL ASSURANCE CORP	TN	117,532,391	31,384,700	2,162,516	88,653,677	66,628,238	19,288,739	78.95%	21.76%
PETROLEUM CASUALTY CO	TX	20,131,534	15,629,291	3,074,779	4,639,188	3,209,190	1,390,533	69.18%	29.97%
PHARMACISTS MUTUAL INS CO	IA	113,723,327	45,540,183	1,448,029	61,486,323	33,095,313	16,212,482	61.42%	26.37%
PHILADELPHIA INDEMNITY INS CO	PA	796,026,635	253,643,300	8,681,905	366,773,307	187,203,205	102,816,966	63.50%	28.03%
PHOENIX ASSURANCE CO OF NEW YORK	NH	168,920,187	26,683,145	(11,523,434)	56,792,750	53,691,446	18,208,417	99.49%	32.06%
PHOENIX INDEMNITY INS CO	AZ	25,131,833	10,481,315	(2,257,588)	18,041,172	12,681,510	6,934,937	75.94%	38.44%
PHOENIX INS CO (THE)	CT	3,294,297,632	771,326,904	(77,690,719)	744,549,038	741,149,037	180,650,091	106.99%	24.26%
PHYSICIANS INS A MUTUAL CO	WA	263,354,320	48,605,884	(19,500,503)	66,932,743	88,757,781	8,021,221	137.06%	11.98%
PLANET INDEMNITY CO	IL	32,040,492	30,543,103	799,491	697,112	71,394	407,783	9.46%	58.50%
PLATTE RIVER INS CO	NE	42,089,790	27,892,511	(4,945,247)	13,223,326	8,263,848	5,266,093	116.60%	39.82%
PMA CAPITAL INS CO	PA	1,791,903,484	580,150,958	(8,038,767)	636,399,664	449,924,594	183,355,977	78.99%	28.81%
PMI MORTGAGE INS CO	AZ	2,688,035,845	277,559,210	353,695,145	546,500,561	133,166,860	148,355,505	24.21%	27.15%
POTOMAC INS CO OF ILLINOIS	IL	69,232,661	38,879,854	1,910,735	11,187,977	10,246,565	4,265,761	77.62%	38.13%
PREFERRED PROFESSIONAL INS CO	NE	130,554,015	33,770,935	152,206	24,213,537	23,052,590	1,287,989	105.98%	5.32%
PRODUCERS AGRICULTURE INS CO	TX	2,837,647	2,825,931	11,079	75,000	0	116,106	0.00%	154.81%
PROFESSIONALS ADVOCATE INS CO	MD	68,126,390	14,008,897	417,918	10,604,714	10,168,949	849,898	111.65%	8.01%

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PROGRESSIVE CASUALTY INS CO	OH	6,092,398,526	1,619,438,309	246,127,572	4,643,871,638	3,097,322,340	999,374,338	70.80%	21.52%
PROGRESSIVE CLASSIC INS CO	WI	322,029,918	90,066,046	20,028,976	262,860,659	175,320,132	56,568,359	70.80%	21.52%
PROGRESSIVE HALCYON INS CO	OH	434,734,789	92,682,580	7,954,106	83,630,569	50,457,026	18,008,301	67.21%	21.53%
PROGRESSIVE NORTHERN INS CO	WI	1,238,746,178	363,387,771	47,779,816	1,051,442,636	701,280,529	226,273,434	70.80%	21.52%
PROGRESSIVE NORTHWESTERN INS CO	WA	1,224,551,016	375,644,893	63,547,259	1,051,442,635	701,280,530	226,273,435	70.80%	21.52%
PROGRESSIVE PREFERRED INS CO	OH	618,267,491	181,182,213	42,719,409	525,721,318	350,640,265	113,136,717	70.80%	21.52%
PROGRESSIVE SPECIALTY INS CO	OH	718,246,570	215,435,874	41,641,179	613,341,538	409,080,309	131,992,837	70.80%	21.52%
PROGRESSIVE WEST INS CO	CA	66,832,380	21,070,067	1,242,384	18,982,909	13,456,976	4,623,048	74.02%	24.35%
PROPERTY AND CASUALTY INS CO OF HARTFORD	IN	110,652,238	38,460,842	5,212,827	40,708,703	27,303,513	11,510,699	71.12%	28.28%
PROSELECT NATIONAL INS CO, INC.	AZ	9,958,032	9,929,211	335,457	0	0	51,368	0.00%	0.00%
PROTECTIVE INS CO	IN	413,953,490	267,729,582	5,798,239	61,415,164	40,616,211	11,863,371	67.10%	19.32%
PROVIDENCE WASHINGTON INS CO	RI	341,432,529	82,737,388	(4,806,793)	124,044,977	119,373,725	43,691,627	85.38%	35.22%
PRUDENTIAL COMMERCIAL INS CO	DE	23,588,604	14,077,675	611,146	0	0	0	0.00%	0.00%
PRUDENTIAL GENERAL INS CO	DE	33,550,696	13,708,519	617,499	0	0	0	0.00%	0.00%
PRUDENTIAL PROPERTY AND CASUALTY INS CO	IN	2,007,441,955	518,546,067	(132,454,173)	1,298,703,982	1,118,469,016	377,902,168	87.74%	29.10%
PUBLIC SERVICE MUTUAL INS CO	NY	524,449,110	150,037,081	5,343,930	111,924,761	98,621,838	41,312,923	85.41%	36.91%
PUTNAM REINS CO	NY	309,302,766	110,334,385	8,867,111	116,832,519	82,753,070	31,210,595	75.40%	26.71%
PXRE REINS CO	CT	795,900,237	457,217,111	39,517,115	210,640,178	85,867,064	69,113,216	48.44%	32.81%
QBE INS CORP	PA	178,952,195	73,600,681	(214,707)	42,725,802	22,888,501	12,893,677	66.88%	30.18%
QBE REINS CORP	PA	671,815,369	250,239,861	(3,018,204)	330,171,517	199,786,545	103,703,127	66.14%	31.41%
RADIAN ASSET ASSURANCE INC.	NY	657,382,632	309,459,115	33,369,926	170,913,577	32,150,637	44,190,898	34.15%	25.86%
RADIAN GUARANTY INC.	PA	2,378,204,741	138,357,109	383,910,570	587,744,895	166,514,123	130,688,255	27.42%	22.24%
RAMPART INS CO	NY	156,233,327	44,726,482	(1,787,686)	18,373	5,993,751	2,520,206	6022.72%	13716.90%
RANGER INS CO	DE	229,325,278	44,936,997	(6,521,392)	95,405,968	62,905,365	35,094,674	74.23%	36.78%
RECIPROCAL OF AMERICA	VA	396,347,752	(209,593,228)	(137,712,439)	120,774,400	239,286,317	25,198,538	183.27%	20.86%
RED SHIELD INS CO.	WA	37,400,746	20,315,462	794,337	10,162,475	5,394,656	3,404,951	61.00%	33.51%
REDLAND INS CO	NJ	93,597,750	22,874,131	3,877,798	0	(310,459)	(2,860,483)	-26.19%	0.00%
REDWOOD FIRE & CASUALTY INS CO	NE	208,384,941	149,178,881	1,476,601	21,994,504	12,723,617	7,512,319	64.80%	34.16%
REGAL INS CO	IN	32,077,211	13,347,967	1,278,153	13,063,186	12,546,662	1,685,962	87.41%	12.91%
REGENT INS CO	WI	234,020,564	101,764,217	6,103,973	96,956,906	67,548,301	28,179,184	72.01%	29.06%
REINS CO OF AMERICA, INC.	IL	12,955,599	5,085,531	67,616	0	(439,072)	602,827	0.00%	0.00%
REPUBLIC INDEMNITY CO OF AMERICA	CA	630,325,317	186,372,262	23,918,053	213,822,848	151,319,791	51,359,108	72.37%	24.02%
REPUBLIC INDEMNITY CO OF CALIFORNIA	CA	32,656,695	10,000,655	824,503	6,613,077	4,679,994	1,588,426	72.37%	24.02%
REPUBLIC INS CO	TX	74,676,694	12,090,505	(273,815)	0	0	(13,978)	0.00%	0.00%
REPUBLIC MORTGAGE INS CO	NC	1,482,663,407	161,591,366	167,654,158	297,016,007	44,352,256	107,332,578	14.82%	36.14%
REPUBLIC MORTGAGE INS CO OF NORTH CAROLINA	NC	286,938,735	45,533,255	47,946,115	78,324,623	10,934,922	14,105,494	15.24%	18.01%
REPUBLIC WESTERN INS CO	AZ	513,493,171	165,584,912	3,915,358	119,670,043	128,312,069	51,772,450	86.74%	43.26%
RESIDENTIAL GUARANTY CO	AZ	267,411,260	84,275,913	44,034,396	68,988,770	15,512,248	6,904,563	24.01%	10.01%
RESPONSE INS CO	DE	90,257,771	37,392,867	1,111,501	29,244,685	32,122,264	7,710,924	86.29%	26.37%
RLI INS CO	IL	895,084,151	401,268,750	6,529,051	226,450,039	134,503,114	94,867,523	60.15%	41.89%

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COMPANY NAME	STATE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	NET PREMIUMS WRITTEN	NET LOSSES & LAE	OTHER EXPENSES	NET LOSS RATIO	NET EXPENSE RATIO
ROCKY MOUNTAIN FIRE & CASUALTY CO	WA	45,124,104	17,112,390	(4,184,721)	32,445,480	29,014,575	9,311,658	94.12%	28.70%
ROYAL & SUNALLIANCE PERSONAL INS CO	NY	375,603,060	372,826,800	29,420,160	967,575	85,547	941,501	47.96%	97.31%
ROYAL INDEMNITY CO	DE	2,456,034,355	547,928,078	(126,535,586)	709,909,379	671,143,077	227,792,274	99.49%	32.09%
ROYAL INS CO OF AMERICA	IL	2,198,884,446	415,745,292	(148,958,891)	709,909,379	671,143,077	227,605,202	99.49%	32.06%
RURAL COMMUNITY INS CO	MN	1,147,029,784	83,902,141	939,790	292,741,878	484,570,883	4,385,433	173.62%	1.50%
SAFECO INS CO OF AMERICA	WA	3,384,999,048	826,070,655	146,357,751	1,512,928,787	1,098,808,117	471,633,137	73.65%	31.17%
SAFECO INS CO OF ILLINOIS	IL	476,803,878	125,504,437	14,171,443	229,231,634	166,486,080	71,459,565	73.65%	31.17%
SAFECO INS CO OF INDIANA	IN	11,438,061	10,623,199	309,801	0	0	0	0.00%	0.00%
SAFECO NATIONAL INS CO	MO	196,406,291	53,962,643	10,711,680	91,692,654	66,594,439	28,583,826	73.65%	31.17%
SAFEGUARD INS CO	CT	424,632,522	69,056,124	(17,623,192)	141,981,876	134,228,615	45,521,087	99.49%	32.06%
SAFETY NATIONAL CASUALTY CORP	MO	837,980,447	212,706,323	15,346,120	161,718,820	105,825,155	49,117,521	69.50%	30.37%
SAGAMORE INS CO	IN	129,601,006	76,984,703	4,513,252	47,517,438	26,625,418	15,913,214	61.40%	33.49%
SAN FRANCISCO REINS CO	CA	270,875,116	227,045,139	17,312,349	(4,230,407)	(3,197,839)	(146,375)	75.59%	3.46%
SCOR REINS CO	NY	2,047,897,471	405,797,903	(64,319,072)	551,470,205	371,623,430	150,840,003	87.59%	27.35%
SCOTTSDALE INDEMNITY CO	OH	12,818,082	12,815,343	599,674	0	0	0	0.00%	0.00%
SEA INS CO OF AMERICA (THE)	NY	806,048,676	89,585,251	(38,058,628)	283,963,752	270,957,230	91,042,042	100.42%	32.06%
SEABOARD SURETY CO	NY	259,568,312	126,766,685	8,935,052	48,848,383	37,983,849	14,426,256	74.59%	29.53%
SEATON INS CO	WA	63,534,513	53,029,748	(413,662)	36,095	35,471,891	0	98274.32%	0.00%
SECURITY INS CO OF HARTFORD	CT	933,886,500	144,660,924	(46,152,785)	283,963,752	268,457,231	91,042,082	99.49%	32.06%
SECURITY NATIONAL INS CO	TX	19,832,120	19,188,687	591,099	0	0	0	0.00%	0.00%
SELECT INS CO	TX	159,314,088	54,932,588	1,971,700	49,536,143	35,381,118	10,196,016	89.83%	20.58%
SELECTIVE INS CO OF NEW YORK	NY	172,217,973	41,138,318	1,938,335	75,257,620	51,447,141	22,111,894	72.78%	29.38%
SENECA INS CO, INC.	NY	181,499,180	71,926,748	11,418,749	77,964,751	34,890,594	29,290,033	50.96%	37.57%
SENTRY INS A MUTUAL CO	WI	3,872,591,641	1,965,958,964	29,495,657	931,739,426	680,203,564	232,283,458	80.39%	24.93%
SENTRY SELECT INS CO	WI	463,523,574	131,572,009	3,580,270	155,289,905	113,367,261	38,713,910	80.39%	24.93%
SIRIUS AMERICA INS CO	DE	196,992,751	74,049,695	(6,274,619)	96,514,014	37,489,935	26,044,772	67.99%	26.99%
SOMPO JAPAN INS CO OF AMERICA	NY	359,944,397	79,901,431	(26,175,386)	62,800,665	88,246,468	28,572,562	136.26%	45.50%
SOUTH CAROLINA INS CO	SC	34,774,246	6,993,982	9,078,702	9,468,360	6,562,729	6,619,610	61.19%	69.91%
SOUTHERN GENERAL INS CO	GA	76,848,063	31,614,821	1,345,778	53,445,523	36,594,262	22,895,070	69.79%	42.84%
SOUTHERN INS CO	TX	9,272,271	8,644,847	366,773	0	6,738	0	0.00%	0.00%
SPECIALTY NATIONAL INS CO	IL	75,977,975	19,447,256	(13,070,038)	33,646,932	35,268,918	11,341,589	115.33%	33.71%
ST. PAUL FIRE AND MARINE INS CO	MN	17,029,714,710	4,925,779,409	504,763,086	4,483,981,142	3,481,099,523	1,327,215,558	74.46%	29.60%
ST. PAUL GUARDIAN INS CO	MN	34,213,525	34,196,706	2,327,632	0	0	0	0.00%	0.00%
ST. PAUL MEDICAL LIABILITY INS CO	MN	171,064,582	43,481,752	5,799,262	48,848,383	37,983,849	14,426,256	74.59%	29.53%
ST. PAUL MERCURY INS CO	MN	67,830,919	67,797,450	3,949,939	0	0	0	0.00%	0.00%
STANDARD FIRE INS CO (THE)	CT	3,172,943,444	741,652,010	(38,714,486)	721,641,311	688,073,078	174,645,648	100.64%	24.20%
STANDARD GUARANTY INS CO	DE	95,943,772	30,721,097	7,136,517	32,976,369	16,047,290	20,235,924	38.72%	61.36%
STAR INS CO	MI	312,547,226	93,832,543	5,044,556	97,677,537	78,402,059	32,400,153	75.05%	33.17%
STARNET INS CO	DE	43,193,723	20,288,979	150,426	8,265,392	3,810,185	1,889,154	74.19%	22.86%
STATE FARM FIRE & CASUALTY CO	IL	15,129,137,466	3,111,055,460	(632,315,680)	8,492,187,396	6,129,561,275	2,601,508,327	77.40%	30.63%

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STATE FARM GENERAL INS CO	IL	2,675,031,782	609,614,008	(32,269,625)	1,419,534,775	1,046,463,524	423,556,678	80.03%	29.84%
STATE FARM MUTUAL AUTOMOBILE INS CO	IL	65,816,451,219	31,600,584,986	(1,994,387,317)	29,962,305,448	26,678,595,973	6,976,615,476	91.53%	23.28%
STATE NATIONAL INS CO, INC.	TX	105,950,839	59,838,363	4,645,470	59,328,857	29,904,273	26,305,800	51.25%	44.34%
STATEWIDE INS CO	IL	36,853,708	5,125,258	1,427	13,093,238	15,870,086	3,235,133	92.87%	24.71%
STONEBRIDGE CASUALTY INS CO	OH	23,540,622	12,684,040	2,391,749	19,398,794	9,392,891	5,598,217	54.51%	28.86%
STONEWALL INS CO	OH	83,010,495	64,192,704	300,021	0	3,408,526	0	0.00%	0.00%
STONINGTON INS CO	TX	18,064,088	17,248,678	82,714	805,529	(1,850,374)	3,152,761	-231.47%	391.39%
STRATFORD INS CO	NH	126,148,510	40,222,146	2,271,253	17,344,269	10,073,963	5,603,505	69.30%	32.31%
SUBLIMITY INS CO	OR	7,745,524	2,445,793	(207,925)	6,289,415	4,652,619	1,977,969	77.50%	31.45%
SUECIA INS CO	NY	72,068,164	32,702,184	3,514,307	197,927	489,823	119,350	247.48%	60.30%
SUMITOMO MARINE & FIRE INS CO OF AMERICA	NY	234,013,530	96,436,533	191,816	58,860,505	49,715,370	29,741,876	83.68%	50.53%
SUN SURETY INS CO	SD	4,354,021	2,051,129	431,256	1,399,860	45,233	692,042	3.20%	49.44%
SURETY BONDING CO OF AMERICA	SD	6,795,973	5,151,690	524,948	468,495	174,417	(430,626)	53.60%	-91.92%
SWISS REINS AMERICA CORP	NY	10,268,787,637	2,391,286,388	79,074,143	1,283,005,817	998,599,351	520,878,822	71.16%	40.60%
T.H.E. INS CO	LA	98,582,475	32,244,572	746,559	45,592,514	25,756,814	13,552,078	67.78%	29.72%
TEACHERS INS CO	IL	259,376,991	75,025,269	248,720	194,128,400	155,652,161	46,895,854	78.53%	24.16%
TECHNOLOGY INS CO, INC.	NH	25,234,023	12,342,805	133,163	9,183,170	3,582,197	3,203,179	52.60%	34.88%
TIG INDEMNITY CO	CA	20,491,160	20,274,412	829,092	0	0	0	0.00%	0.00%
TIG INS CO	CA	3,492,243,268	1,095,257,499	(113,557,424)	699,330,488	807,577,519	274,859,212	99.03%	39.30%
TIG INS CO OF MICHIGAN	MI	20,867,338	20,795,224	1,126,927	0	0	0	0.00%	0.00%
TIG INS CO OF TEXAS	TX	6,256,467	6,239,034	349,990	0	0	0	0.00%	0.00%
TIG INS CORP OF AMERICA	MI	20,843,195	20,710,411	1,000,492	0	0	0	0.00%	0.00%
TIG PREMIER INS CO	CA	39,777,024	35,710,793	1,349,276	0	0	0	0.00%	0.00%
TITAN INDEMNITY CO	TX	131,559,360	81,980,480	17,447,955	51,900,729	39,385,418	22,169,351	77.18%	42.71%
TOKIO MARINE AND FIRE INS CO., LTD. (U.S. BRANCH)	NY	1,111,936,202	326,284,643	18,623,842	245,274,561	215,724,586	53,746,895	89.02%	21.91%
TOYOTA MOTOR INS CO	IA	87,613,497	20,918,897	1,320,351	26,122,430	17,967,104	8,460,344	72.97%	32.39%
TRADERS & GENERAL INS CO	TX	7,520,738	7,487,448	203,731	0	0	0	0.00%	0.00%
TRADERS & PACIFIC INS CO	DE	20,422,483	20,323,865	620,025	0	0	0	0.00%	0.00%
TRANS PACIFIC INS CO	NY	42,090,034	30,430,200	456,783	286,895	1,772,849	(1,431,399)	509.54%	-498.93%
TRANSATLANTIC REINS CO	NY	5,277,705,479	1,545,944,188	114,648,361	2,219,817,875	1,572,308,426	593,001,307	75.40%	26.71%
TRANSCONTINENTAL INS CO	NY	152,152,043	79,425,604	64,510,531	(107,299,013)	0	(572)	0.00%	0.00%
TRANSGUARD INS CO OF AMERICA, INC.	IL	111,401,448	35,862,753	7,609,298	80,643,552	35,999,508	20,882,025	54.43%	25.89%
TRANSPORT INS CO	OH	111,532,901	23,886,676	2,673,481	0	2,203,772	163,108	0.00%	0.00%
TRANSPORTATION INS CO	IL	76,846,500	70,177,752	29,372,451	(53,649,508)	0	(2,819)	0.00%	0.01%
TRAVCO INS CO	CT	199,206,232	54,763,921	(1,491,791)	39,822,674	39,563,116	9,643,243	106.99%	24.22%
TRAVELERS CASUALTY AND SURETY CO	CT	13,390,844,615	2,572,746,429	(314,877,828)	3,066,571,350	3,019,484,530	763,785,433	106.94%	24.91%
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	CT	2,196,986,204	707,744,210	131,148,808	626,357,825	223,023,374	248,405,462	38.42%	39.66%
TRAVELERS CASUALTY AND SURETY CO OF ILLINOIS	IL	1,668,110,487	352,325,060	(41,015,745)	405,405,514	403,543,781	98,361,082	106.99%	24.26%
TRAVELERS CASUALTY CO OF CONNECTICUT	CT	303,108,391	60,133,072	(5,955,300)	70,613,976	70,334,429	17,143,544	106.99%	24.28%
TRAVELERS COMMERCIAL CASUALTY CO	CT	284,916,756	62,654,596	(8,526,680)	70,613,976	70,334,429	17,143,544	106.99%	24.28%

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TRAVELERS COMMERCIAL INS CO	CT	308,211,830	66,287,427	(993,140)	70,613,976	70,334,429	17,143,544	106.99%	24.28%
TRAVELERS HOME AND MARINE INS CO, THE	CT	215,282,493	56,637,691	(487,686)	39,822,674	39,563,116	9,643,243	106.99%	24.22%
TRAVELERS INDEMNITY CO (THE)	CT	12,544,425,938	3,963,326,203	(384,458,119)	2,433,884,860	2,475,624,835	605,378,819	106.89%	24.87%
TRAVELERS INDEMNITY CO OF AMERICA (THE)	CT	480,744,042	112,757,364	(10,090,511)	114,788,636	114,293,446	27,858,258	106.99%	24.27%
TRAVELERS INDEMNITY CO OF CONNECTICUT (THE)	CT	862,987,390	254,544,550	(17,834,763)	203,137,956	202,211,481	49,294,647	106.99%	24.27%
TRAVELERS INDEMNITY CO OF ILLINOIS (THE)	IL	252,192,587	74,389,885	(2,260,166)	52,878,631	52,750,821	12,857,658	106.99%	24.32%
TRAVELERS INS CO	CT	55,274,524,674	6,942,824,367	3,015,437	0	0	0	0.00%	0.00%
TRAVELERS PROPERTY CASUALTY INS CO	CT	194,851,866	50,201,743	(2,614,761)	44,174,660	43,959,018	10,714,715	106.99%	24.26%
TRENWICK AMERICA REINS CORP	CT	1,050,827,912	125,938,820	(106,682,380)	387,867,318	348,038,531	134,272,204	100.08%	34.62%
TRIAD GUARANTY INS CORP	IL	405,399,823	112,879,872	60,203,188	104,387,633	13,889,191	39,678,491	13.41%	38.01%
TRINITY UNIVERSAL INS CO	TX	2,344,468,140	517,257,582	(140,843,769)	1,591,851,198	1,084,022,109	476,903,950	84.67%	29.96%
TRINITY UNIVERSAL INS CO OF KANSAS, INC.	KS	11,843,096	11,811,687	413,575	0	0	0	0.00%	0.00%
TRITON INS CO	MO	709,101,456	293,295,270	89,344,013	185,147,366	54,775,237	40,238,076	29.58%	21.73%
TRUCK INS EXCHANGE	CA	1,357,002,152	275,556,529	(91,917,257)	749,692,295	626,610,996	209,871,472	78.41%	27.99%
TRUMBULL INS CO	CT	118,194,120	43,847,634	4,082,714	40,708,703	27,303,513	11,510,699	71.12%	28.28%
TWIN CITY FIRE INS CO	IN	397,300,232	181,781,015	19,207,489	122,126,104	81,910,538	34,532,096	71.12%	28.28%
TWIN FALLS MUTUAL INS CO	ID	2,008,741	1,005,675	(201,656)	1,198,453	1,342,559	238,262	104.72%	19.88%
U.S. AEGIS ENERGY INS CO	DE	16,686,705	15,618,042	1,315,556	1,344,328	(14,593)	233,702	-1.01%	17.38%
U.S. SPECIALTY INS CO	TX	255,182,070	110,836,245	7,903,962	61,078,446	43,913,612	16,491,606	68.57%	27.00%
ULICO CASUALTY CO	DE	132,928,474	55,318,596	(10,756,929)	41,255,151	31,741,726	19,585,228	85.33%	47.47%
UNDERWRITER FOR THE PROFESSIONS INS CO	CO	141,327,856	49,953,671	12,506,291	13,892,061	8,510,516	2,618,100	38.49%	18.85%
UNDERWRITERS INDEMNITY CO	TX	31,295,808	25,387,921	789,186	1,377,355	872,258	710,677	59.37%	51.60%
UNDERWRITERS REINS CO	NH	74,839,731	60,004,676	(16,051,420)	(53,454)	0	0	0.00%	0.00%
UNIGARD INDEMNITY CO	WA	58,452,876	23,275,747	1,531,393	27,483,911	18,812,237	8,443,452	72.63%	30.72%
UNIGARD INS CO	WA	470,705,098	167,791,337	(23,462,458)	236,361,632	161,785,226	72,613,704	72.63%	30.72%
UNION INS CO	NE	80,402,200	20,099,545	1,817,106	712	0	0	0.07%	0.00%
UNIONE ITALIANA REINS CO OF AMERICA, INC.	NY	68,354,465	33,383,550	512,185	(163,414)	1,795,272	137,736	-1098.60%	-84.29%
UNITED FINANCIAL CASUALTY CO	OH	146,238,696	53,220,354	7,758,391	110,263,732	63,540,754	31,127,506	62.78%	28.23%
UNITED FIRE & CASUALTY CO	IA	728,068,370	249,374,843	6,390,573	345,779,751	226,785,753	103,739,762	71.22%	30.00%
UNITED GUARANTY CREDIT INS CO	NC	16,225,461	14,877,782	725,437	503,468	261,404	263,626	56.98%	52.36%
UNITED GUARANTY MORTGAGE INDEMNITY CO	NC	76,484,103	25,594,749	9,563,860	25,014,319	4,490,938	7,104,365	21.50%	28.40%
UNITED GUARANTY RESIDENTIAL INS CO	NC	1,938,453,389	129,429,882	228,603,719	350,155,844	66,756,278	100,287,034	18.63%	28.64%
UNITED GUARANTY RESIDENTIAL INS CO OF NORTH CAROLINA	NC	149,926,491	36,692,159	18,243,494	51,763,971	36,277,797	8,653,852	66.66%	16.72%
UNITED HERITAGE PROPERTY & CASUALTY CO	ID	7,559,714	3,314,003	(26,368)	4,459,907	2,370,881	1,729,340	63.69%	38.78%
UNITED NATIONAL SPECIALTY INS CO	WI	84,528,483	48,840,817	(1,201,130)	15,042,792	16,458,112	3,779,152	104.91%	25.12%
UNITED SERVICES AUTOMOBILE ASSOCIATION	TX	11,824,521,201	6,750,278,163	165,478,121	4,056,260,098	3,069,217,367	652,528,399	78.07%	16.09%
UNITED STATES FIDELITY AND GUARANTY CO	MD	4,978,741,812	1,798,445,053	(21,622,200)	667,963,296	832,362,216	204,749,200	129.66%	30.65%
UNITED STATES FIRE INS CO	NY	2,006,286,301	603,422,490	31,728,057	433,157,499	324,283,249	133,037,429	80.46%	30.71%
UNITED STATES LIABILITY INS CO	PA	468,314,355	275,506,372	10,247,271	102,191,942	51,156,186	33,892,075	55.60%	33.17%
UNITED WISCONSIN INS CO	WI	94,670,463	48,714,507	2,685,918	40,444,163	23,459,585	6,874,977	60.78%	17.00%

Summary of Financial Condition as of December 31, 2002***Property and Casualty Insurers***

COMPANY NAME	STATE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	NET PREMIUMS WRITTEN	NET LOSSES & LAE	OTHER EXPENSES	NET LOSS RATIO	NET EXPENSE RATIO
UNIVERSAL SURETY CO	NE	83,795,718	54,258,630	2,861,565	2,731,213	52,595	1,248,811	2.10%	45.72%
UNIVERSAL SURETY OF AMERICA	TX	25,512,674	7,633,655	115,263	6,224,818	4,254,108	4,459,653	61.60%	71.64%
UNIVERSAL UNDERWRITERS INS CO	KS	317,805,145	291,090,047	162,649,802	(376,302,590)	0	251,885	0.00%	-0.07%
USAA CASUALTY INS CO	TX	4,405,455,094	1,182,341,409	186,997,095	2,598,272,127	1,973,418,332	388,230,573	78.40%	14.94%
USAA GENERAL INDEMNITY CO	TX	254,995,759	91,313,948	19,606,144	220,846,302	148,552,302	34,857,116	71.42%	15.78%
UTAH MEDICAL INS ASSOCIATION	UT	127,810,039	33,820,270	284,458	23,342,567	26,499,954	2,452,674	114.40%	10.51%
UTICA MUTUAL INS CO	NY	1,823,530,197	387,476,649	12,414,231	572,574,527	454,833,338	183,349,027	79.67%	32.02%
VALIANT INS CO	IA	13,918,210	13,897,516	519,499	0	0	0	0.00%	0.00%
VALLEY FORGE INS CO	PA	52,529,298	43,715,857	46,742,618	(89,415,845)	0	(448)	0.00%	0.00%
VALLEY INS CO	CA	28,691,013	10,919,675	(4,637,624)	3,523,631	9,278,337	1,401,614	205.02%	39.78%
VANLINER INS CO	AZ	261,836,286	93,839,175	2,856,968	106,466,958	79,478,144	17,031,210	83.78%	16.00%
VEREX ASSURANCE, INC.	WI	195,297,833	163,586,562	10,494,111	947,969	(1,743,147)	133,688	-126.05%	14.10%
VESTA INS CORP	IL	24,045,072	10,079,375	3,149,164	0	0	(75,991)	0.00%	0.00%
VICTORIA FIRE & CASUALTY CO	OH	133,968,260	39,592,920	1,597,364	90,747,501	69,703,766	29,043,091	76.03%	32.00%
VIGILANT INS CO	NY	275,109,895	83,634,877	9,440,358	44,727,888	21,795,245	13,422,255	56.00%	30.01%
VIKING INS CO OF WISCONSIN	CO	334,180,542	50,093,705	(30,396,974)	113,585,501	107,382,892	36,416,791	99.49%	32.06%
VISION SERVICE PLAN INS CO	MO	37,846,997	30,123,386	5,026,831	43,784,234	36,630,698	597,999	83.66%	1.37%
VOYAGER PROPERTY AND CASUALTY INS CO	SC	87,119,470	30,674,007	(1,394,267)	40,212,012	9,337,758	32,283,414	22.87%	80.28%
WARNER INS CO	IL	23,837,633	17,332,128	929,186	7,570,950	8,921,130	1,881,893	84.43%	24.86%
WASATCH CREST INS CO	UT	27,684,615	(8,653,471)	(11,700,962)	10,529,989	19,833,149	4,477,876	180.99%	42.52%
WASATCH CREST MUTUAL INS CO	UT	24,073,093	9,358,597	(7,456,210)	992,003	8,617,347	1,287,591	487.46%	129.80%
WASHINGTON CASUALTY CO	WA	37,055,310	(3,996,391)	(13,202,718)	12,651,200	25,127,797	5,921,443	149.20%	46.81%
WASHINGTON INTERNATIONAL INS CO	AZ	87,319,276	33,078,249	1,181,910	6,553,159	2,593,557	3,396,135	39.26%	51.82%
WAUSAU BUSINESS INS CO	WI	126,242,869	38,842,704	3,398,056	33,668,538	26,940,969	7,493,913	85.07%	22.26%
WAUSAU UNDERWRITERS INS CO	WI	191,653,435	92,786,142	6,078,275	33,668,538	26,940,969	7,493,913	85.07%	22.26%
WESCO INS CO	DE	321,045,961	146,722,441	70,776,360	125,585,263	43,159,196	40,653,841	25.93%	32.37%
WEST AMERICAN INS CO	IN	1,618,147,181	371,076,283	42,777,754	665,932,930	483,724,221	230,153,338	75.10%	34.56%
WESTCHESTER FIRE INS CO	NY	1,267,619,110	404,680,579	80,277,351	498,549,342	249,245,189	77,650,152	61.48%	15.58%
WESTERN AGRICULTURAL INS CO	AZ	94,345,201	31,566,589	(2,682,407)	60,532,277	43,142,248	16,544,238	83.25%	27.33%
WESTERN COMMUNITY INS CO	ID	18,783,427	14,678,428	1,018,587	211,039	148,109	(334,659)	75.33%	-158.58%
WESTERN CONTINENTAL INS CO	NY	19,201,972	11,734,629	1,986,433	0	(376)	1,542,904	0.00%	0.00%
WESTERN DIVERSIFIED CASUALTY INS CO	WI	30,019,056	25,318,926	1,622,974	0	0	291,545	0.00%	0.00%
WESTERN NATIONAL ASSURANCE CO	WA	26,285,110	7,423,570	367,282	0	342,510	653,927	0.00%	0.00%
WESTERN PROFESSIONAL INS CO	WA	15,615,298	10,431,966	49,849	14,248	200,604	201,524	1407.95%	1414.40%
WESTERN PROTECTORS INS CO	OR	28,467,272	13,966,788	2,121,937	4,888,465	5,215,032	(799,279)	93.65%	-16.35%
WESTERN SURETY CO	SD	633,099,458	218,585,288	30,823,097	297,772,292	89,769,416	178,233,157	31.10%	59.86%
WESTERN UNITED INS CO	CA	67,058,008	32,303,554	6,181,527	21,095,991	16,406,357	4,906,305	80.54%	23.26%
WESTFIELD INS CO	OH	1,405,701,844	309,255,075	10,919,576	795,007,298	527,927,238	251,199,628	70.10%	31.60%
WESTPORT INS CORP	MO	1,295,134,003	280,458,219	(53,574,885)	335,469,699	370,309,471	110,693,664	105.95%	33.00%
WILLIAMSBURG NATIONAL INS CO	CA	15,759,377	11,227,899	(1,029,539)	2,436,782	2,227,113	1,644,180	94.08%	67.47%

Summary of Financial Condition as of December 31, 2002
Property and Casualty Insurers

COMPANY NAME	STATE	ADMITTED ASSETS	CAPITAL & SURPLUS	NET INCOME	NET PREMIUMS WRITTEN	NET LOSSES & LAE	OTHER EXPENSES	NET LOSS RATIO	NET EXPENSE RATIO
WILSHIRE INS CO	NC	106,251,917	31,620,971	2,815,353	64,695,460	47,910,872	18,258,072	70.58%	28.22%
WINDSOR INS CO	IN	276,939,405	75,359,201	4,018,134	123,374,527	118,496,360	15,892,496	87.41%	12.88%
WINTERTHUR INTERNATIONAL AMERICA INS CO	DE	395,250,271	110,298,221	17,253,405	32,492,448	18,146,497	1,547,707	125.92%	4.76%
WORKERS COMPENSATION EXCHANGE	ID	9,906,313	64,294	0	4,833,293	4,622,595	323,864	95.64%	6.70%
WORKMEN'S AUTO INS CO	CA	71,573,871	25,275,716	274,968	53,173,200	42,607,859	14,300,159	74.49%	26.89%
WORLDWIDE INS CO	OH	34,658,821	34,650,093	815,697	0	0	0	0.00%	0.00%
XL CAPITAL ASSURANCE INC.	NY	180,993,189	122,307,972	(7,819,042)	11,624,920	0	18,953,166	0.00%	163.04%
XL REINS AMERICA INC.	NY	3,877,103,386	1,138,641,024	73,882,516	411,084,275	331,421,683	55,305,129	98.51%	13.45%
XL SPECIALTY INS CO	DE	416,385,675	74,961,572	8,804,752	35,166,758	30,525,681	5,093,893	98.51%	14.48%
YORK INS CO	IL	48,545,105	13,091,933	(974,189)	19,331,681	18,603,697	6,809,085	85.38%	35.22%
YOSEMITE INS CO	IN	341,889,521	227,416,259	28,695,484	55,170,807	14,673,280	14,779,730	26.37%	26.79%
ZENITH INS CO	CA	1,245,746,970	309,810,235	19,220,015	568,953,988	431,000,651	140,477,878	79.20%	24.69%
ZURICH AMERICAN INS CO	NY	15,145,491,028	2,617,849,564	(279,147,447)	7,028,548,826	5,057,465,574	1,373,503,976	87.81%	19.54%
ZURICH AMERICAN INS CO OF ILLINOIS	IL	31,806,534	31,806,534	2,507,925	0	0	0	0.00%	0.00%

Summary of Financial Condition as of December 31, 2002
Managed Care Organizations

NAME OF COMPANY	STATE	INCORPORATED DATE	LICENSED DATE	TOTAL ASSETS	LIABILITIES	CAPITAL & SURPLUS	NET INCOME	DIRECT PREMIUMS WRITTEN IN IDAHO
BPA HEALTH, INC.	ID	09/29/2000	06/15/2001	477,363	179,743	297,620	(160,328)	1,705,336
IHC HEALTH PLANS, INC.	UT	02/02/1984	07/27/1995	171,000,401	102,001,433	68,998,969	17,539,269	2,796,153
WILLAMETTE DENTAL OF IDAHO, INC.	ID	07/22/1998	09/11/1998	224,368	85,844	138,524	(480,277)	421,611

Hospital and Professional Service Corporations

NAME OF COMPANY	STATE	INCORPORATED DATE	LICENSED DATE	TOTAL ASSETS	LIABILITIES	CAPITAL & SURPLUS	NET INCOME	DIRECT PREMIUMS WRITTEN IN IDAHO
DELTA DENTAL PLAN OF IDAHO, INC.	ID	06/21/1971	02/21/1973	13,139,985	5,422,764	7,717,221	(1,304)	27,555,201
VISION SERVICE PLAN OF IDAHO, INC.	ID	01/28/1968	04/01/1968	2,718,185	753,558	1,964,627	511,191	3,610,126

Hospital Trusts

NONE

Summary of Financial Condition as of December 31, 2002
Fraternal Benefit Societies

NAME OF COMPANY	STATE	INCORPORATED DATE	LICENSED DATE	TOTAL ASSETS	LIABILITIES	SURPLUS	NET INCOME	TOTAL PAYMENTS RCV'D FROM IDAHO MEMBERS
CROATIAN FRATERNAL UNION OF AMERICA	PA	05/31/1897	08/13/1931	214,111,105	206,457,939	7,653,166	2,748,139	1,107
INDEPENDENT ORDER OF FORESTERS (THE)	CN	10/01/1877	07/14/1950	2,664,942,460	2,261,684,615	403,257,845	(23,616,359)	1,306,636
KNIGHTS OF COLUMBUS	CT	03/29/1882	01/01/1904	9,957,824,804	8,631,586,617	1,326,238,187	113,319,779	923,826
LUSO-AMERICAN LIFE INSURANCE SOCIETY	CA	07/01/1957	03/22/1991	53,105,189	44,441,533	8,663,656	(245,083)	14,117
MENNONITE MUTUAL AID ASSOCIATION	IN	12/15/1964	10/19/1982	259,266,327	201,820,623	57,445,703	3,495,568	110,529
MODERN WOODMEN OF AMERICA	IL	05/05/1884	05/29/1901	5,577,514,877	4,807,853,476	769,661,401	(19,957,734)	565,494
OMAHA WOODMEN LIFE INSURANCE SOCIETY	NE	01/01/1891	12/06/1926	5,909,877,727	5,374,918,489	534,959,238	7,006,466	43,774
ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA (THE)	OH	10/04/1890	01/01/1906	20,083,525	16,410,338	3,673,187	(1,382,156)	15,150
ROYAL NEIGHBORS OF AMERICA	IL	03/21/1895	06/24/1901	597,418,844	415,179,988	182,238,856	(39,582,805)	140,010
SONS OF NORWAY	MN	10/28/1898	05/26/1941	187,742,828	180,189,471	7,553,357	(743,634)	37,558
THRIVENT FINANCIAL FOR LUTHERANS	WI	11/24/1902	12/01/1926	41,203,540,118	38,559,726,944	2,643,813,175	(332,402,099)	6,013,730
WOMAN'S LIFE INSURANCE SOCIETY	MI	04/06/1897	07/01/1901	154,823,122	126,351,220	28,471,902	(230,515)	1,470
WOODMEN OF THE WORLD	CO	01/20/1891	05/29/1901	58,438,257	51,568,971	6,869,286	(1,536,438)	7,995

Summary of Financial Condition as of December 31, 2002
County Mutual Fire Companies

NAME OF COMPANY	STATE	ORGANIZED DATE	ADMITTED TO IDAHO	TOTAL ASSETS	LIABILITIES	SURPLUS	INCOME OVER DISBURSEMENTS	ASSESSMENTS AND FEES
IDAHO FARMERS COUNTY MUTUAL FIRE INS CO	ID	06/10/1907	06/14/1909	312,668	79,022	233,646	12,092	81,376
NEZ PERCE FARMERS COUNTY MUTUAL FIRE INS CO	ID	01/01/1904	01/07/1905	508,481	27,831	480,650	40,106	85,544

Title Companies

NAME OF COMPANY	STATE	INCORPORATE BUSINESS	ADMITTED TO IDAHO	TOTAL ASSETS	LIABILITIES	CAPITAL PAID UP	SURPLUS	NET INCOME	DIRECT PREMIUMS WRITTEN IN IDAHO
AMERICAN PIONEER TITLE INS CO	FL	02/04/1980	09/16/1999	78,858,159	53,058,291	2,000,000	23,799,868	8,995,760	0
CHICAGO TITLE INS CO	MO	08/31/1961	05/13/1966	996,431,547	702,232,106	2,000,000	292,199,441	127,133,830	12,021,721
COMMONWEALTH LAND TITLE INS CO	PA	04/01/1944	10/25/1972	579,551,498	408,039,956	1,649,309	169,862,233	56,988,685	9,557,823
FIDELITY NATIONAL TITLE INS CO	CA	10/06/1981	11/29/1982	315,998,839	223,114,652	35,826,800	57,057,387	22,976,065	796,137
FIRST AMERICAN TITLE INS CO	CA	09/24/1968	10/28/1969	1,363,478,343	712,221,942	200,000,000	451,256,401	132,005,056	30,865,732
INVESTORS TITLE INS CO	NC	01/28/1972	03/03/1997	67,775,967	34,279,180	2,000,000	31,496,787	7,696,548	0
LAWYERS TITLE INS CORP	VA	04/09/1925	01/13/1954	584,852,089	313,223,021	5,311,685	266,317,383	53,887,657	2,767,587
OLD REPUBLIC NATIONAL TITLE INS CO	MN	08/20/1907	12/08/1983	369,455,495	275,974,894	1,526,434	91,954,167	23,066,821	10,272,954
PACIFIC NORTHWEST TITLE INS CO, INC.	WA	12/01/1926	06/24/1998	18,475,584	11,809,408	4,697,000	1,969,176	171,593	9,356
SECURITY UNION TITLE INS CO	CA	03/05/1962	12/06/1974	101,451,919	48,813,004	30,250,000	22,388,915	(624,206)	0
STEWART TITLE GUARANTY CO	TX	02/06/1908	04/16/1980	651,618,041	342,275,958	8,500,000	300,842,083	21,815,583	8,392,429
TICOR TITLE INS CO	CA	11/18/1965	04/26/1968	227,987,450	155,775,767	30,000,000	42,211,683	13,793,981	4,621,053
TRANSNATION TITLE INS CO	AZ	09/16/1992	11/07/1995	173,331,025	78,061,325	10,000,000	85,269,700	18,652,703	9,653,928
UNITED GENERAL TITLE INS CO	CO	09/02/1983	08/10/1992	46,953,600	29,535,281	2,010,000	15,408,319	737,710	2,212,673

Idaho Business
Life and Health Insurers - Active 12/31/02

COMPANY NAME	INCORPORATION DATE	LICENSED DATE	LINES OF BUSINESS	IDAHO PREMIUMS WRITTEN	IDAHO CLAIMS PAID
5 STAR LIFE INS CO	5/24/1943	12/1/1987	01,02	378,119	336,732
AAA LIFE INS CO	6/5/1969	8/26/1970	01,02	197,200	117,903
ACACIA LIFE INS CO	3/3/1869	1/24/1996	01	397,727	28,049
ACACIA NATIONAL LIFE INS CO	12/19/1974	7/13/1982	01,21	16,974	82,593
ACADEMY LIFE INS CO	2/21/1957	6/22/1961	01,02	283,461	319,039
ACCELERATION LIFE INS CO	1/8/1973	9/9/1975	01,02	0	0
ADMIRAL LIFE INS CO OF AMERICA	6/2/1958	9/15/1980	01,02	0	0
ADVANCE INS CO	11/14/1972	3/19/1991	01,02	0	0
ADVANTA LIFE INS CO	2/28/1972	1/21/1998	01,02	0	0
AETNA HEALTH AND LIFE INS CO	8/19/1971	8/14/1981	01,02	0	0
AETNA LIFE INS CO	5/1/1853	5/18/1897	01,02,21,99	4,541,391	6,488,815
AGL LIFE ASSURANCE CO	1/29/1960	4/30/1996	01,02,21	539	0
AIG ANNUITY INS CO	7/9/1944	5/2/1980	01,02,21	21,310,192	5,548,929
AIG LIFE INS CO	6/18/1962	11/23/1977	01,02,21	6,094,258	1,220,921
ALL SAVERS INS CO	2/12/1986	7/31/1996	01,02	0	0
ALLIANZ LIFE INS CO OF NORTH AMERICA	8/10/1979	10/2/1980	01,02,21	45,665,514	10,818,777
ALLAMERICA FINANCIAL LIFE INS AND ANNUITY CO	7/26/1974	1/1/1975	01,02,21	8,457,666	7,482,670
ALLSTATE ASSURANCE CO	6/28/1967	12/19/1967	01,21	0	7,799
ALLSTATE LIFE INS CO	3/6/1957	10/23/1957	01,02,21	12,290,544	4,802,962
ALTA HEALTH & LIFE INS CO	5/2/1963	6/24/1975	01,02,21	470,813	569,494
AMERIBEST LIFE INS CO	7/16/1959	6/8/1976	01,02	230,617	439,663
AMERICAN BANKERS LIFE ASSURANCE CO OF FLORIDA	2/6/1952	8/12/1952	01,02,99	1,159,274	1,118,105
AMERICAN CAPITOL INS CO	4/28/1954	7/26/1967	01,02	9,425	9,150
AMERICAN ENTERPRISE LIFE INS CO	11/18/1981	10/12/1982	01,02,21	1,914,748	1,166,017
AMERICAN EQUITY INVESTMENT LIFE INS CO	12/19/1980	1/22/1982	01,21	10,282,214	1,502,056
AMERICAN FAMILY LIFE ASSURANCE CO OF COLUMBUS	11/17/1955	5/20/1970	01,02,99	15,276,015	7,543,374
AMERICAN FAMILY LIFE INS CO	11/21/1957	3/28/2001	01,02,21	108,905	32,894
AMERICAN FIDELITY ASSURANCE CO	11/30/1960	11/15/1968	01,02,21	3,296,586	1,678,740
AMERICAN FIDELITY LIFE INS CO	8/15/1956	10/21/1965	01	56,607	17,885
AMERICAN FOUNDERS LIFE INS CO	4/5/1954	8/31/1977	01,02	54,566	67,800
AMERICAN GENERAL ASSURANCE CO	11/21/1929	12/30/1966	01,02,99	848,694	802,087
AMERICAN GENERAL LIFE AND ACCIDENT INS CO	2/28/1900	11/28/2000	01,02	48,821	90,921
AMERICAN GENERAL LIFE INS CO	1/10/1917	6/21/1961	01,02,21	3,715,711	3,730,052
AMERICAN HEALTH AND LIFE INS CO	6/16/1954	9/13/1954	01,02,99	240,701	334,960
AMERICAN HERITAGE LIFE INS CO	9/11/1956	6/18/1962	01,02,99	1,658,795	435,578
AMERICAN HOME LIFE INS CO (THE)	5/3/1909	11/30/1970	01	29,696	124,331
AMERICAN INCOME LIFE INS CO	7/16/1954	8/9/1967	01,02	1,119,015	336,314
AMERICAN INTERNATIONAL LIFE ASSURANCE CO OF NEW YORK	3/19/1962	9/1/1964	01,02,21	3,924,094	491,239

Idaho Business
Life and Health Insurers - Active 12/31/02

COMPANY NAME	INCORPORATION DATE	LICENSED DATE	LINES OF BUSINESS	IDAHO PREMIUMS WRITTEN	IDAHO CLAIMS PAID
AMERICAN INVESTORS LIFE INS CO, INC.	3/16/1965	7/13/1982	01,02	2,553,145	856,578
AMERICAN LIFE INS CO OF NEW YORK	3/23/1955	7/31/1958	01,02,21	93,287	0
AMERICAN MATURITY LIFE INS CO	10/24/1972	6/3/1983	01,02,21	0	254,707
AMERICAN MEMORIAL LIFE INS CO	3/18/1959	6/28/1968	01,02	223,739	681,437
AMERICAN MODERN LIFE INS CO	12/12/1956	12/14/1978	01,02,99	1,190,627	3,720
AMERICAN NATIONAL INS CO	3/19/1905	4/23/1934	01,02,21	1,733,971	1,478,509
AMERICAN NATIONAL LIFE INS CO OF TEXAS	12/2/1954	4/1/1973	01,02	167,687	71,476
AMERICAN NETWORK INS CO	2/27/1961	9/15/1987	02	7,901	0
AMERICAN PARTNERS LIFE INS CO	12/7/1981	9/21/1982	01,02,21	105,505	50,962
AMERICAN PHOENIX LIFE AND REASSURANCE CO	6/24/1991	4/3/1997	01,02	0	0
AMERICAN PIONEER LIFE INS CO	7/5/1961	7/13/1987	01,02	357,034	290,978
AMERICAN REPUBLIC INS CO	4/4/1929	8/12/1952	01,02,21	1,635,110	1,237,326
AMERICAN SKANDIA LIFE ASSURANCE CORP	5/21/1969	4/5/1977	01,02,21	29,096,915	12,787,670
AMERICAN STATES LIFE INS CO	6/20/1957	12/4/1967	01,02	487,618	122,430
AMERICAN TRAVELERS ASSURANCE CO	6/29/1982	1/7/1992	01,02	0	0
AMERICAN UNDERWRITERS LIFE INS CO	9/21/1977	3/5/1987	01,02,99	40,042	32,659
AMERICAN UNITED LIFE INS CO	11/7/1877	7/8/1949	01,02,21	138,068	244,846
AMERICAN VANGUARD LIFE INS CO	11/25/1981	6/13/1983	01	0	0
AMERICAN-AMICABLE LIFE INS CO OF TEXAS	9/22/1981	7/7/1987	01,02	278,549	228,621
AMERICO FINANCIAL LIFE AND ANNUITY INS CO	7/1/1946	2/1/1957	01,02	848,387	453,323
AMERICOM LIFE & ANNUITY INS CO	6/14/1985	11/2/1995	01,02	1,415,551	271,699
AMERITAS LIFE INS CORP.	4/6/1887	11/13/1952	01,02,21	1,306,324	989,765
AMERITAS VARIABLE LIFE INS CO	6/22/1983	12/17/1987	01,02,21	2,687,986	2,743,457
AMERUS LIFE INS CO	2/15/1896	4/2/1914	01,02	3,347,280	7,111,529
AMICA LIFE INS CO	6/13/1968	3/1/1989	01	84,634	46,668
ANCHOR NATIONAL LIFE INS CO	4/12/1965	6/28/1966	01,02,21	8,547,699	9,094,260
ANNUITY & LIFE REASSURANCE AMERICA, INC.	11/22/1963	12/29/1980	01,02	39,850	104,120
ANNUITY INVESTORS LIFE INS CO	11/13/1981	1/20/1984	01,02,21	82,367	57,483
ANTHEM ALLIANCE HEALTH INS CO	11/18/1974	9/2/1981	01,02	0	0
ANTHEM LIFE INS CO	6/10/1953	10/18/1982	01,02	566	0
ASSOCIATES FINANCIAL LIFE INS CO	12/10/1959	11/14/1977	01,02,99	(517,004)	470,697
ASSURITY LIFE INS CO	3/24/1964	11/24/1969	01,02,99	92,052	43,037
AURORA NATIONAL LIFE ASSURANCE CO	4/27/1961	6/23/1963	01,02	371,188	2,685,854
AUSA LIFE INS CO INC.	10/3/1947	10/3/1995	01,02,21	33,080	170,127
AXA CORPORATE SOLUTIONS LIFE REINS CO	5/20/1981	12/16/1981	01	0	0
BALBOA LIFE INS CO	8/6/1968	11/24/1972	01,02,99	81,558	311,950
BALTIMORE LIFE INS CO (THE)	3/27/1882	8/23/1991	01,02	267,495	125,227
BANKERS FIDELITY LIFE INS CO	6/13/1955	5/2/1997	01,02	103,421	50,591

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BANKERS LIFE AND CASUALTY CO	4/6/1880	8/20/1952	01,02	20,358,373	9,857,464
BANKERS LIFE INS CO	4/11/1973	2/27/1996	01,02	412,942	55,462
BANKERS NATIONAL LIFE INS CO	3/30/1955	7/13/1982	01,02,21	47,872	62,408
BANNER LIFE INS CO	9/21/1981	5/27/1982	01,02,21	890,185	1,271,542
BCS LIFE INS CO	9/22/1949	12/19/1952	01,02	74,976	15,770
BENEFICIAL LIFE INS CO	5/10/1905	6/7/1905	01,02	49,983,776	21,521,373
BENICORP INS CO	12/29/1980	12/24/1981	01,02	0	0
BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	5/14/1993	1/26/1999	01	0	0
BERKSHIRE LIFE INS CO OF AMERICA	1/2/1968	8/25/1976	01,02,99	33,812	0
BEST LIFE AND HEALTH INS CO	11/28/1962	7/20/1981	01,02	941,386	299,185
BLUE CROSS OF IDAHO HEALTH SERVICE, INC.	12/31/1977	12/31/1977	23	461,262,726	384,051,259
BOSTON MUTUAL LIFE INS CO	8/18/1891	10/2/1980	01,02	125,779	32,327
BROKERS NATIONAL LIFE ASSURANCE CO	7/8/1964	10/4/1976	01,02	2,039,862	1,545,784
BUSINESS MEN'S ASSURANCE CO OF AMERICA	6/28/1909	6/30/1917	01,02,21,99	778,859	760,077
C.M. LIFE INS CO	5/19/1981	3/31/1982	01,02,21	5,319,507	2,527,690
CANADA LIFE ASSURANCE CO (THE)	4/25/1849	12/9/1955	01,02	841,132	824,551
CANADA LIFE INS CO OF AMERICA	4/12/1988	11/15/1989	01,02,21	0	14,564
CAPITOL LIFE INS CO (THE)	7/1/1905	6/13/1913	01,02,21	0	9,000
CELTIC INS CO	5/3/1949	7/10/1957	01,02	50,376	47,238
CENTRAL BENEFITS NATIONAL LIFE INS CO	5/14/1956	7/31/1996	01,02	0	0
CENTRAL NATIONAL LIFE INS CO OF OMAHA (THE)	4/21/1953	8/25/1953	01,02,99	43	6,956
CENTRAL SECURITY LIFE INS CO	2/21/1955	11/8/1983	01,02	6,763	26,987
CENTRAL STATES HEALTH AND LIFE CO OF OMAHA	6/2/1932	4/1/1951	01,02,99	397,060	212,658
CENTRAL UNITED LIFE INS CO	9/4/1962	9/7/1966	01,02	24,783	33,955
CENTRE LIFE INS CO	10/6/1926	8/16/1977	01,02	58,946	103,245
CENTURION LIFE INS CO	5/10/1956	8/25/1978	01,02	270,137	158,235
CGU LIFE INS CO OF AMERICA	5/7/1958	2/11/1960	01,02	2,187,945	1,206,224
CHARTER NATIONAL LIFE INS CO	12/7/1955	8/16/1962	01,02,21	3,400	48,374
CHASE LIFE & ANNUITY CO	6/30/1925	7/28/1970	01,02	952	387
CHESAPEAKE LIFE INS CO (THE)	4/20/1956	12/29/1967	01,02	1,812	0
CHRISTIAN FIDELITY LIFE INS CO	4/25/1935	8/1/1988	01,02	14,142	7,340
CIGNA LIFE INS CO	1/14/1981	12/16/1987	01,02,21	0	0
CINCINNATI LIFE INS CO (THE)	7/2/1987	9/14/1988	01,02	238,456	50,360
CITICORP LIFE INS CO	3/1/1971	1/7/1981	01,02,21	3,782	16,279
CITIZENS INS CO OF AMERICA	2/4/1968	8/1/1997	01,02	124,435	185,866
CLARICA LIFE INS CO-U.S.	6/11/1930	8/10/1956	01,02	3,783,758	858,922
CLARICA LIFE REINS CO	7/13/1982	6/27/1983	01,02	0	0
CM ASSURANCE CO	7/23/1986	12/2/1991	01	0	0

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CNA GROUP LIFE ASSURANCE CO	2/20/1981	11/13/1981	01,02	14,591	1,613
COLONIAL LIFE & ACCIDENT INS CO	4/13/1939	2/21/1963	01,02	2,456,310	1,627,936
COLORADO BANKERS LIFE INS CO	5/28/1974	10/28/1983	01,02	15,797	40,478
COLUMBIA UNIVERSAL LIFE INS CO	6/11/1954	3/1/1983	01,02	160,188	231,120
COLUMBIAN LIFE INS CO	3/18/1988	9/3/1999	01,02	209,195	62,191
COLUMBIAN MUTUAL LIFE INS CO	11/1/1882	10/3/1990	01,02	7,947	36
COLUMBUS LIFE INS CO	9/8/1986	9/12/1995	01,02,21	23,448	38,130
COMBINED INS CO OF AMERICA	10/2/1919	3/1/1948	01,02,99	9,547,104	5,046,925
COMMERCIAL TRAVELERS MUTUAL INS CO	3/20/1883	8/13/1981	02	8,243	1,933
COMPANION LIFE INS CO	6/21/1970	9/16/1981	01,02	16,431	10,383
COMPBENEFITS INS CO	5/13/1959	9/8/1986	01	411	0
CONGRESS LIFE INS CO	11/2/1965	12/27/1971	01,02	0	0
CONNECTICUT GENERAL LIFE INS CO	6/22/1865	1/18/1946	01,02,21	3,182,850	4,530,105
CONSECO ANNUITY ASSURANCE CO	1/25/1951	10/27/1966	01,02	2,177,651	5,331,425
CONSECO DIRECT LIFE INS CO	12/3/1957	10/19/1967	01,02,21	372,981	376,944
CONSECO HEALTH INS CO	10/6/1970	11/17/1977	01,02	2,988,892	1,173,993
CONSECO LIFE INS CO	1/30/1962	10/2/1964	01,02	1,016,636	1,415,840
CONSECO MEDICAL INS CO	11/4/1981	7/26/1982	01,02	158,530	398,717
CONSECO SENIOR HEALTH INS CO	7/5/1987	12/12/1986	01,02,21	919,547	651,589
CONSECO VARIABLE INS CO	2/8/1937	9/20/1966	01,02,21	858,664	2,200,210
CONSTITUTION LIFE INS CO	6/11/1929	1/5/1949	01,02	3,468	140
CONTINENTAL ASSURANCE CO	2/8/1911	7/9/1952	01,02,99	657,344	1,198,540
CONTINENTAL GENERAL INS CO	5/21/1961	7/25/1974	01,02	750,545	544,765
CONTINENTAL LIFE INS CO OF BRENTWOOD, TENNESSEE	12/5/1983	10/26/1988	01,02	291,648	242,663
CORPORATE HEALTH INS CO	7/8/1938	8/29/1968	01,02,99	0	0
COUNTRY INVESTORS LIFE ASSURANCE CO	10/13/1981	2/4/1999	01,02	37,407	128,678
COUNTRY LIFE INS CO	11/24/1928	11/8/1962	01,02	308,877	100,656
CPIC LIFE INS CO	5/18/1953	3/4/1981	01,02,21	0	0
CROWN LIFE INS CO	6/14/1900	7/10/1947	01,02	278,457	457,242
CUNA MUTUAL INS SOCIETY	5/20/1935	7/3/1956	01,02,99	8,300,517	5,601,419
CUNA MUTUAL LIFE INS CO	2/22/1916	11/13/1958	01,02,21	7,669,195	3,200,734
DELAWARE AMERICAN LIFE INS CO	11/4/1964	1/23/1978	01,02,99	10,588	8,060
EMPHESYS INS CO	3/12/1978	10/29/1996	01,02	0	0
EMPIRE GENERAL LIFE ASSURANCE CORP	5/28/1981	12/9/1981	01,02	631,487	50,000
EMPLOYEES LIFE CO (MUTUAL)	3/14/1946	7/13/1982	01	1,911	2,089
EMPLOYERS MODERN LIFE CO	8/1/1962	10/18/1974	01,02	364,103	147,752
EMPLOYERS REASSURANCE CORP	8/20/1986	7/13/1987	01,02	0	0
EQUITABLE LIFE & CASUALTY INS CO	6/30/1935	5/20/1980	01,02	2,594,091	1,648,180

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EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES	7/26/1859	5/15/1896	01,02,21	10,758,086	18,245,603
EQUITABLE LIFE INS CO OF IOWA	1/25/1867	1/1/1946	01,02,21	738,362	1,379,052
EQUITABLE OF COLORADO, INC. (THE)	1/18/1984	11/26/1985	01,02,21	36,567	0
EQUITRUST LIFE INS CO	6/3/1966	8/11/1971	01,02,21	0	0
ERC LIFE REINS CORP	8/9/1979	11/5/1982	01,02	0	0
FAMILY BENEFIT LIFE INS CO	10/14/1964	12/8/1987	01	0	0
FAMILY HERITAGE LIFE INS CO OF AMERICA	8/22/1989	2/14/2000	01,02	22,862	0
FAMILY LIFE INS CO	6/1/1949	7/9/1953	01,02,21	57,500	3,953
FAMILY SERVICE LIFE INS CO	5/5/1955	7/7/1988	01	934	0
FARM BUREAU LIFE INS CO	10/30/1944	7/3/1995	01,02,21	19,912,814	9,233,997
FARMERS NEW WORLD LIFE INS CO	2/21/1910	12/3/1912	01,02,21	10,292,873	4,596,753
FEDERAL HOME LIFE INS CO	4/4/1910	12/10/1958	01,02,99	1,170,520	2,432,711
FEDERAL KEMPER LIFE ASSURANCE CO	12/12/1967	12/17/1971	01,02,21	1,088,993	292,607
FEDERAL LIFE INS CO (MUTUAL)	9/8/1899	12/20/1971	01,02	30,049	4,986
FEDERATED LIFE INS CO	12/9/1958	8/5/1983	01,02,21	4,728	42,750
FIDELITY AND GUARANTY LIFE INS CO	12/16/1959	6/15/1960	01,02,21	6,801,473	1,388,812
FIDELITY INVESTMENTS LIFE INS CO	5/13/1981	3/1/1984	01,02,21	2,570,251	1,338,155
FIDELITY LIFE ASSOCIATION, A MUTUAL LEGAL RESERVE	2/24/1896	3/18/1975	01,02	92,254	418,747
FIDELITY LIFE INS CO	6/11/1981	1/4/1982	01	0	0
FIDELITY MUTUAL LIFE INS CO (THE)	12/2/1878	10/4/1982	01,02	N/A	
FIDELITY SECURITY LIFE INS CO	1/17/1969	4/1/1977	01,02,21	168,097	57,550
FINANCIAL ASSURANCE LIFE INS CO	1/5/1912	12/20/1988	01	365	0
FINANCIAL BENEFIT LIFE INS CO	1/21/1983	6/16/1988	01	0	138,874
FIRST ALLAMERICA FINANCIAL LIFE INS CO	3/16/1844	8/3/1948	01,02,21	23,676	98,762
FIRST COLONY LIFE INS CO	11/22/1955	11/15/1971	01,02,21,99	3,850,989	4,102,012
FIRST CONTINENTAL LIFE & ACCIDENT INS CO	5/3/1979	8/3/1979	01,02,99	12,026	0
FIRST HEALTH LIFE & HEALTH INS CO	12/29/1978	9/30/1980	01,02	0	0
FIRST PENN-PACIFIC LIFE INS CO	6/19/1963	7/11/1980	01,02,21	950,649	864,161
FIRST PYRAMID LIFE INS CO OF AMERICA (THE)	7/20/1925	7/13/1982	01	0	0
FIRST VARIABLE LIFE INS CO	1/3/1968	11/27/1974	01,02,21	618	0
FORETHOUGHT LIFE ASSURANCE CO	11/22/1972	7/19/1973	01,02,99	0	0
FORETHOUGHT LIFE INS CO	2/14/1980	8/6/1982	01,02	3,982,773	2,348,668
FORT DEARBORN LIFE INS CO	8/23/1966	8/28/1975	01,02	72,981	17,470
FORTIS BENEFITS INS CO	3/26/1910	1/1/1963	01,02,21	3,210,857	3,049,371
FORTIS INS CO	2/11/1910	10/1/1956	01,02	10,333,585	5,911,136
FREMONT LIFE INS CO	3/25/1954	12/28/1960	01,02	715	39,054
FUNERAL DIRECTORS LIFE INS CO	2/27/1981	2/19/1997	01,02	0	0
GARDEN STATE LIFE INS CO	6/22/1956	6/25/1965	01,02	86,422	0

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GE GROUP LIFE ASSURANCE CO	1/31/1973	11/24/1976	01,02	708,444	643,446
GE LIFE AND ANNUITY ASSURANCE CO	3/21/1871	9/8/1982	01,02,21	5,287,073	3,283,508
GENERAL & COLOGNE LIFE RE OF AMERICA	6/21/1967	12/8/1987	01,02	0	0
GENERAL AMERICAN LIFE INS CO	6/24/1933	5/22/1953	01,02,21	1,267,556	1,317,622
GENERAL ELECTRIC CAPITAL ASSURANCE CO	9/28/1956	11/15/1956	01,02	6,662,700	9,956,485
GENERAL FIDELITY LIFE INS CO	8/11/1980	12/31/1981	01,02,99	119,067	11,983
GERBER LIFE INS CO	12/22/1967	4/18/1969	01,02	603,499	123,790
GERLING GLOBAL LIFE INS CO	9/6/1956	6/5/1984	01,02	N/A	
GERLING GLOBAL LIFE REINS CO	4/7/1977	8/30/1985	01,02	0	0
GLENBROOK LIFE AND ANNUITY CO	8/25/1965	8/14/1980	01,02,21	2,132,876	3,065,603
GLOBE LIFE & ACCIDENT INS CO	11/29/1979	12/31/1980	01,02,99	1,181,838	1,096,963
GOLDEN AMERICAN LIFE INS CO	1/2/1973	5/25/1973	01,02,21	16,129,869	1,597,791
GOLDEN RULE INS CO	6/17/1959	7/16/1982	01,02	383,522	193,587
GREAT AMERICAN LIFE ASSURANCE CO	8/10/1967	8/25/1969	01,02	0	26,157
GREAT AMERICAN LIFE INS CO	12/15/1959	3/31/1982	01,02	4,163,496	2,126,724
GREAT FIDELITY LIFE INS CO	5/1/1952	10/21/1988	01,02	0	0
GREAT REPUBLIC LIFE INS CO	7/14/1965	11/14/1977	01,02	13,978	2,240
GREAT SOUTHERN LIFE INS CO	3/1/1909	12/31/1979	01,02	148,130	195,380
GREAT WESTERN INS CO	3/1/1983	4/29/1987	01	3,181,047	1,602,082
GREAT-WEST LIFE & ANNUITY INS CO	3/29/1907	10/6/1976	01,02,21	6,652,357	1,333,142
GREAT-WEST LIFE ASSURANCE CO	8/28/1891	11/26/1974	01,02	77,232	15,104
GROUP HEALTH OPTIONS, INC.	1/30/1990	8/17/1995	23	12,672,303	10,884,807
GUARANTEE RESERVE LIFE INS CO	6/19/1945	9/24/1963	01,02	508,563	238,814
GUARANTEE TRUST LIFE INS CO	5/19/1936	8/1/1961	01,02,99	185,168	413,554
GUARDIAN INS & ANNUITY CO, INC. (THE)	3/2/1970	12/8/1987	01,21	684,654	1,280,867
GUARDIAN LIFE INS CO OF AMERICA	4/10/1860	5/20/1947	01,02,21	2,186,792	1,228,617
GUIDEONE LIFE INS CO	11/1/1957	6/20/1962	01,02,21	22,067	42,466
HART LIFE INS CO	7/9/1965	5/4/1966	01,02	0	0
HARTFORD LIFE & ACCIDENT INS CO	2/14/1967	5/2/1968	01,02,21,99	2,572,768	2,626,694
HARTFORD LIFE AND ANNUITY INS CO	1/9/1956	3/3/1971	01,02,21,99	24,799,350	23,146,148
HARTFORD LIFE INS CO	2/16/1978	7/24/1978	01,02,21	11,399,460	19,090,916
HCC LIFE INS CO	12/3/1980	5/7/1982	01,02	2,884,507	1,624,053
HCSC INS SERVICES CO	2/6/1958	6/20/1984	01,02	0	0
HEALTH NET LIFE INS CO	11/19/1956	7/25/1974	01,02	0	0
HEALTHY ALLIANCE LIFE INS CO	4/19/1971	10/26/1981	01,02	0	0
HERITAGE LIFE INS CO	7/26/1957	7/19/1965	01,02,99	(6,655)	103,408
HIGHMARK LIFE INS CO	4/24/1981	3/30/1982	01,02	194,631	126,587
HOME OWNERS LIFE INS CO	3/27/1962	7/19/1983	01,02	0	0

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HOMESHIELD INS CO	4/28/1982	3/3/1986	01,02	290	0
HOMESTEADERS LIFE CO	1/5/1906	11/24/1986	01,21	23,243	19,311
HORACE MANN LIFE INS CO	8/9/1949	5/9/1960	01,02,21	1,685,407	933,959
HOUSEHOLD LIFE INS CO	12/18/1980	8/16/1991	01,02	1,145,856	453,716
HUMANA INS CO	12/12/1968	8/6/1984	01,02	88,989	34,358
HUMANADENTAL INS CO	9/26/1908	4/1/1977	01,02	10,474	4,182
IDEALIFE INS CO	6/15/1981	12/12/1986	01,02	14,409	10,443
IDS LIFE INS CO	8/7/1957	11/19/1959	01,02,21	19,373,427	19,846,540
IL ANNUITY AND INS CO	3/9/1966	1/26/1983	01	177,604	3,606,839
ILLINOIS MUTUAL LIFE INS CO	7/9/1912	5/28/1991	01,02	183,907	146,223
INDEPENDENCE LIFE AND ANNUITY CO	10/11/1945	7/13/1956	01,02,21	0	7,380
INDIANAPOLIS LIFE INS CO	7/10/1905	10/28/1981	01,02,21	630,173	544,509
INDIVIDUAL ASSURANCE CO, LIFE, HEALTH & ACCIDENT	10/18/1973	9/2/1981	01,02	5,725	3,740
INDUSTRIAL-ALLIANCE PACIFIC LIFE INS CO	4/29/1967	11/26/1976	01	258,718	88,410
ING INS CO OF AMERICA	1/3/1990	12/27/1995	01,21	200	201,960
ING LIFE INS AND ANNUITY CO	4/10/1954	11/17/1976	01,02,21	35,705,630	18,242,041
INS INVESTORS LIFE INS CO	4/30/1973	11/6/2001	01	0	0
INTEGRITY LIFE INS CO	5/3/1966	7/23/1982	01,02,21	557,479	597,877
INVESTORS GUARANTY LIFE INS CO	11/19/1962	12/8/1964	01,02	1,644	0
INVESTORS INS CORP	6/22/1987	11/28/1961	01,02	643	367,739
INVESTORS LIFE INS CO OF NORTH AMERICA	6/19/1963	9/24/1968	01,02,21	125,024	242,118
INVESTORS PARTNER LIFE INS CO	5/27/1981	7/13/1982	01,02,21	645	0
J.M.I.C. LIFE INS CO	4/16/1979	10/16/1991	01,02	113,945	886
JACKSON NATIONAL LIFE INS CO	6/19/1961	6/12/1981	01,02,21	18,899,282	15,118,065
JEFFERSON PILOT FINANCIAL INS CO	10/9/1903	11/16/1960	01,02,21	5,518,144	8,665,847
JEFFERSON PILOT LIFEAMERICA INS CO	10/27/1897	11/3/1977	01,02	187,524	0
JEFFERSON STANDARD LIFE INS CO	9/14/1981	7/13/1982	01,02	0	0
JEFFERSON-PILOT LIFE INS CO	2/23/1899	7/28/1970	01,02,21	5,503,614	(89,469)
JOHN ALDEN LIFE INS CO	5/19/1973	8/6/1973	01,02,99	1,279,117	1,561,933
JOHN HANCOCK LIFE INS CO	4/21/1862	10/1/1936	01,02,21	1,796,104	3,180,557
JOHN HANCOCK VARIABLE LIFE INS CO	2/22/1979	12/16/1980	01,02,21	2,831,524	852,278
KANAWHA INS CO	5/22/1958	7/25/1995	01,02	21,139	1,568
KANSAS CITY LIFE INS CO	5/5/1895	6/24/1913	01,02,21	585,495	817,224
KEMPER INVESTORS LIFE INS CO	12/14/1979	8/17/1971	01,02,21	4,400,435	1,663,178
KEYPORT LIFE INS CO	5/14/1957	12/11/1968	01,02,21	4,282,365	558,500
LAFAYETTE LIFE INS CO (THE)	12/6/1905	9/25/1973	01,02	1,335,573	341,022
LANDCAR LIFE INS CO	9/10/1980	5/2/1997	01,02	379,724	97,687
LIBERTY BANKERS LIFE INS CO	11/14/1957	7/23/1987	01,02	97,128	36,038

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LIBERTY LIFE ASSURANCE CO OF BOSTON	9/11/1963	6/18/1965	01,02,21	1,291,528	790,485
LIBERTY LIFE INS CO	11/1/1905	11/25/1985	01,02	943,740	634,911
LIBERTY NATIONAL LIFE INS CO	7/1/1929	1/15/1980	01,02,21	453,130	104,186
LIFE AND HEALTH INS CO OF AMERICA	7/14/1902	8/31/1984	01,02	27,140	20,469
LIFE INS CO OF GEORGIA	10/3/1891	3/3/1994	01,02	40,832	31,586
LIFE INS CO OF NORTH AMERICA	9/21/1956	7/10/1957	01,02	5,033,488	5,692,651
LIFE INS CO OF THE SOUTHWEST	3/8/1955	4/27/1982	01,02,21	1,016,090	201,389
LIFE INVESTORS INS CO OF AMERICA	9/30/1930	12/31/1969	01,02,21	3,790,024	4,128,082
LIFE OF MARYLAND, INC.	7/2/1981	2/21/1996	01,02	1,584	0
LIFewise, A PREMERA HEALTH PLAN, INC.	8/7/1986	4/11/1995	01,02	0	0
LINCOLN BENEFIT LIFE CO	10/18/1938	4/1/1973	01,02,21	12,358,834	5,678,583
LINCOLN HERITAGE LIFE INS CO	8/15/1963	5/19/1975	01,02	199,588	145,391
LINCOLN MEMORIAL LIFE INS CO	9/25/1936	5/20/1953	01,02	0	0
LINCOLN MUTUAL LIFE & CASUALTY INS CO	9/13/1935	9/3/1949	01,02	1,201	0
LINCOLN NATIONAL LIFE INS CO	6/12/1905	9/1/1937	01,02,21	29,098,408	32,387,714
LINCOLN NATIONAL REASSURANCE CO	4/24/1982	12/20/1985	01,02	N/A	
LONDON LIFE REINS CO	3/26/1969	7/18/1978	01,02,99	0	0
LONDON PACIFIC LIFE & ANNUITY CO	10/14/1927	6/12/1984	01,21	274,192	142,721
LOYAL AMERICAN LIFE INS CO	5/18/1955	7/3/1972	01,02	643,204	44,958
LUTHERAN BROTHERHOOD VARIABLE INS PRODUCTS CO	4/20/1982	8/24/1983	01,02,21	725,096	1,430,268
LYNDON LIFE INS CO	2/21/1978	9/19/1979	01,02	0	0
MADISON NATIONAL LIFE INS CO, INC.	10/17/1961	12/23/1987	01,02	98,321	72,560
MAMSI LIFE AND HEALTH INS CO	9/12/1955	4/15/1983	01,02,99		
MANHATTAN LIFE INS CO (THE)	5/29/1850	8/24/1959	01,02	49,822	23,888
MANHATTAN NATIONAL LIFE INS CO	12/20/1956	8/21/1963	01,02	88,292	7,422
MANUFACTURERS LIFE INS CO (USA) (THE)	8/20/1955	6/20/1956	01,02,21	40,886,914	16,043,141
MANUFACTURERS LIFE INS CO OF AMERICA (THE)	4/11/1977	1/14/1981	01,02,21	0	0
MARQUETTE NATIONAL LIFE INS CO	11/10/1967	5/12/1982	01,02	0	0
MASSACHUSETTS MUTUAL LIFE INS CO	5/15/1851	9/15/1949	01,02,21	23,419,121	12,514,554
MAXICARE LIFE AND HEALTH INS CO	10/19/1979	6/4/1981	01,02,99	N/A	
MEDAMERICA INS CO	4/5/1966	8/19/1987	01,02	31,975	14,434
MEDCO CONTAINMENT LIFE INS CO	8/30/1954	9/29/1981	01,02,99	0	0
MEDICAL LIFE INS CO	9/13/1973	4/10/1984	01,02	158,102	81,934
MEDICAL SAVINGS INS CO	4/12/1965	7/21/1975	01,02,99	0	0
MEDICO LIFE INS CO	10/6/1967	4/22/1970	01,02	311,497	119,138
MEGA LIFE AND HEALTH INS CO	11/5/1981	6/1/1983	01,02,21	3,573,667	1,563,917
MEMBERS LIFE INS CO	2/27/1976	9/22/1978	01,02,21,99	1,703	1,642
MERIT LIFE INS CO	9/6/1957	12/8/1975	01,02	824,611	232,356

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MERRILL LYNCH LIFE INS CO	1/27/1986	6/27/1988	01,02,21	1,305,773	7,124,444
METLIFE INVESTORS INS CO	8/17/1981	5/3/1982	01,02,21	7,219,422	2,294,686
METLIFE INVESTORS USA INS CO	9/13/1960	6/26/1975	01,02,21	2,740,929	278,838
METLIFE SECURITY INS CO OF LOUISIANA	4/1/1964	8/12/1974	01,02	0	0
METROPOLITAN INS & ANNUITY CO	9/1/1976	12/28/1976	01,02	312,719	306,522
METROPOLITAN LIFE INS CO	3/24/1868	3/2/1915	01,02,21	22,400,738	40,791,153
METROPOLITAN TOWER LIFE INS CO	3/4/1982	10/5/1983	01,02,21	58,129	96,056
MIC LIFE INS CORP	6/24/1975	12/30/1977	01,02,99	2,658	680
MIDLAND NATIONAL LIFE INS CO	8/30/1906	4/2/1926	01,02,21	7,974,301	1,851,159
MID-WEST NATIONAL LIFE INS CO OF TENNESSEE	3/1/1965	7/5/1985	01,02	5,691,207	2,740,545
MIDWEST SECURITY LIFE INS CO	9/18/1972	5/6/1996	01,02	0	0
MIDWESTERN UNITED LIFE INS CO	5/14/1948	6/22/1962	01,02	20,075	49,372
MINISTERS LIFE INS CO (THE)	12/11/1981	10/20/1982	01,02	14,518	5,095
MINNESOTA LIFE INS CO	8/6/1880	10/7/1947	01,02,21	3,159,045	3,291,435
MMA INS CO	2/4/1987	8/12/1988	01,02	656	0
MML BAY STATE LIFE INS CO	4/1/1935	7/20/1981	01,02,21	286,166	332,018
MONUMENTAL LIFE INS CO	3/5/1858	10/26/1985	01,02	2,474,913	1,172,001
MONY LIFE INS CO	4/12/1842	7/25/1893	01,02,21	9,818,789	14,832,630
MONY LIFE INS CO OF AMERICA	3/6/1969	4/15/1976	01,02,21	9,184,132	15,834,504
MTL INS CO	12/5/1904	12/15/1969	01,02,21	1,045,711	339,293
MUNICH AMERICAN REASSURANCE CO	10/29/1959	6/4/1981	01,02	0	0
MUTUAL OF AMERICA LIFE INS CO	1/3/1945	11/30/1982	01,02,21	354,310	947,771
MUTUAL OF OMAHA INS CO	3/5/1909	4/1/1920	01,02,99	16,496,560	9,876,727
MUTUAL SERVICE LIFE INS CO	8/31/1934	10/31/1974	01,02	282,601	503,075
NATIONAL BENEFIT LIFE INS CO	6/18/1962	5/31/1968	01,02	83,387	11,166
NATIONAL FARMERS UNION LIFE INS CO	12/1/1937	7/1/1950	01,02	62,886	21,903
NATIONAL FOUNDATION LIFE INS CO	9/19/1983	12/30/1983	01,02,99	72,324	34,725
NATIONAL GUARDIAN LIFE INS CO	9/28/1909	11/3/1965	01,02	18,591	203,814
NATIONAL HEALTH INS CO	7/16/1965	6/29/1981	01,02	78,439	29,909
NATIONAL LIFE INS CO	11/13/1948	5/31/1946	01,02,21	1,312,151	283,408
NATIONAL STATES INS CO	7/22/1964	4/1/1974	01,02	696,592	304,157
NATIONAL TEACHERS ASSOCIATES LIFE INS CO	7/14/1938	6/8/1999	01,02	427	0
NATIONAL TRAVELERS LIFE CO	1/1/1907	9/8/1949	01,02	54,340	25,992
NATIONAL WESTERN LIFE INS CO	7/16/1956	10/16/1959	01,02,99	1,393,855	1,411,098
NATIONWIDE LIFE AND ANNUITY INS CO	2/9/1981	3/12/1998	01,21	3,929,575	396,797
NATIONWIDE LIFE INS CO	3/21/1929	12/9/1955	01,02,21	37,221,608	34,683,187
NEW ENGLAND LIFE INS CO	9/12/1980	9/25/1981	01,02,21	1,876,464	249,444
NEW YORK LIFE AND HEALTH INS CO	11/17/1982	6/22/1983	01,02	0	0

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NEW YORK LIFE INS & ANNUITY CORP	11/3/1980	7/21/1981	01,02,21	17,536,783	19,876,019
NEW YORK LIFE INS CO	5/21/1841	5/1/1896	01,02,21	15,117,414	17,581,792
NGL AMERICAN LIFE INS CO	5/25/1982	7/27/1983	01,02	6,669	0
NIPPON LIFE INS CO OF AMERICA	8/23/1972	6/4/1981	01,02	0	0
NORTH AMERICAN CO FOR LIFE AND HEALTH INS	5/13/1886	7/9/1908	01,02	8,816,568	1,071,488
NORTH CAROLINA MUTUAL LIFE INS CO	2/28/1899	1/25/1978	01,02	2,278,845	2,413,873
NORTH CENTRAL LIFE INS CO	5/21/1921	12/9/1955	01,02,99	555,835	132,735
NORTH COAST LIFE INS CO	2/5/1965	4/26/1966	01,02	513,344	440,424
NORTHBROOK LIFE INS CO	12/16/1959	5/15/1981	01,02,21	2,998,397	3,222,792
NORTHWESTERN LONG TERM CARE INS CO	9/18/1953	9/20/1965	01,02	403,164	0
NORTHWESTERN MUTUAL LIFE INS CO	3/2/1857	5/1/1896	01,02,21	52,144,082	28,320,106
NUTMEG LIFE INS CO	12/8/1955	6/17/1974	01,02,21	0	0
NYLIFE INS CO OF ARIZONA	7/23/1987	3/15/1991	01,02,21	221,780	0
OCCIDENTAL LIFE INS CO OF NORTH CAROLINA	6/19/1906	7/27/1948	01,02	37,963	47,498
OHIO NATIONAL LIFE ASSURANCE CORP	6/19/1979	6/12/1980	01,02,21	5,510,971	2,136,367
OHIO NATIONAL LIFE INS CO (THE)	9/9/1909	5/11/1933	01,02,21	13,314,131	8,831,353
OHIO STATE LIFE INS CO	2/26/1906	5/7/1982	01,02	61,676	28,151
OLD AMERICAN INS CO	12/11/1939	7/31/1969	01,02	448,355	328,495
OLD LINE LIFE INS CO OF AMERICA (THE)	2/19/1910	6/13/1962	01,02	1,759,449	238,807
OLD RELIANCE INS CO	9/15/1960	6/23/1987	01,02	1,398	8,000
OLD REPUBLIC LIFE INS CO	4/17/1923	1/8/1948	01,02,99	128,407	11,447
OLD STANDARD LIFE INS CO	11/7/1988	8/27/1990	01	28,991,859	11,811,036
OLD UNITED LIFE INS CO	11/15/1963	8/25/1995	01,02	0	0
OLD WEST ANNUITY & LIFE INS CO	11/5/1964	6/29/1987	01	3,468,732	2,173,487
OXFORD LIFE INS CO	7/27/1965	12/20/1985	01,02	64,629	14,846
PACIFIC GUARDIAN LIFE INS CO, LIMITED	8/3/1961	4/1/1973	01,02	22,890	0
PACIFIC LIFE & ANNUITY CO	9/20/1982	9/30/1990	01,02	101,711	337,953
PACIFIC LIFE INS CO	7/19/1936	8/3/1936	01,02,21	19,080,947	11,550,623
PACIFICARE LIFE AND HEALTH INS CO	3/1/1967	12/9/1991	01,02	0	0
PAN-AMERICAN LIFE INS CO	3/28/1911	10/1/1996	01,02	24,731	5,310
PARAGON LIFE INS CO	8/3/1981	8/11/1982	01,02,21	58,325	0
PARK AVENUE LIFE INS CO	11/19/1964	1/10/1991	01,02	4,374	0
PATHMARK ASSURANCE CO	2/22/1982	12/2/1982	01,02	0	0
PAUL REVERE LIFE INS CO (THE)	6/10/1930	9/4/1930	01,02,99	971,131	1,625,976
PAUL REVERE VARIABLE ANNUITY INS CO (THE)	8/6/1965	9/23/1968	01,02	268	0
PENINSULAR LIFE INS CO	1/19/1910	9/20/1971	01,02	0	0
PENN INS AND ANNUITY CO (THE)	7/3/1980	10/15/1981	01,02,21	54,046	97,320
PENN MUTUAL LIFE INS CO (THE)	2/24/1847	4/8/1902	01,02,21	3,056,914	611,906

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PENN TREATY NETWORK AMERICA INS CO	2/26/1954	12/16/1968	01,02	1,044,121	564,310
PENNSYLVANIA LIFE INS CO	1/12/1948	5/27/1954	01,02	1,348,125	544,749
PENSION LIFE INS CO OF AMERICA	2/21/1963	9/21/1971	01,02	685	0
PEOPLES BENEFIT LIFE INS CO	8/6/1920	1/23/1957	01,02,21	1,345,458	235,982
PHARMACISTS LIFE INS CO (THE)	5/21/1979	12/17/2001	01,02	0	0
PHILADELPHIA AMERICAN LIFE INS CO	1/6/1978	3/1/1978	01,02	0	0
PHL VARIABLE INS CO	7/15/1981	6/7/1983	01,02,21	7,994,659	4,755,698
PHOENIX LIFE AND ANNUITY CO	11/2/1981	8/6/1982	01,02,21	172,029	872
PHOENIX LIFE INS CO	5/1/1851	4/22/1927	01,02,21	3,277,764	2,625,110
PHOENIX NATIONAL INS CO	10/18/1948	10/16/1991	01,02	9,266	60,000
PHYSICIANS LIFE INS CO	1/15/1970	11/30/1970	01,02	641,201	593,195
PHYSICIANS MUTUAL INS CO	3/15/1902	8/2/1965	02	1,941,352	982,187
PIONEER AMERICAN INS CO	4/15/1946	12/18/1958	01,02	17,957	165
PIONEER LIFE INS CO	12/20/1963	10/27/1977	01,02,99	1,789,059	1,596,873
PIONEER MUTUAL LIFE INS CO, A STOCK SUBSIDIARY OF AMERICAN UNITED MUTUAL INS HOLDING CO	11/3/1947	1/20/1948	01,02	698,979	639,818
PIONEER SECURITY LIFE INS CO	1/12/1955	4/14/1982	01,02	12,362	0
PRESIDENTIAL LIFE INS CO	5/17/1965	7/28/1981	01,21	808,340	225,726
PRIMARY HEALTH NETWORK, INC.	11/26/1993	8/22/1995	23	23,720,595	18,788,563
PRIMERICA LIFE INS CO	9/19/1927	2/12/1952	01,02,99	2,847,315	910,501
PRINCIPAL LIFE INS CO	6/30/1879	8/13/1901	01,02,21	842,586,379	23,976,023
PROFESSIONAL INS CO	11/12/1936	8/31/1995	01,02	1,779	12,695
PROGRESSIVE AMERICAN LIFE INS CO	10/26/1967	10/2/1972	01,02	0	0
PROTECTIVE LIFE INS CO	7/24/1907	1/27/1971	01,02,21	8,180,499	4,349,155
PROVIDENT AMERICAN LIFE & HEALTH INS CO	4/6/1949	8/19/1987	01,02	0	0
PROVIDENT LIFE AND ACCIDENT INS CO	1/18/1887	1/1/1928	01,02	1,668,588	2,393,614
PROVIDENT LIFE AND CASUALTY INS CO	10/17/1951	11/26/1985	01,02	11,257	8,592
PROVIDENT MUTUAL LIFE INS CO	3/22/1865	4/18/1988	01,02,21	233,720	300,242
PROVIDENTMUTUAL LIFE AND ANNUITY CO OF AMERICA	1/8/1958	10/14/1983	01,02,21	482,274	1,041,194
PRUCO LIFE INS CO	12/23/1971	5/17/1976	01,02,21	3,946,317	4,988,280
PRUDENTIAL INS CO OF AMERICA (THE)	4/3/1873	1/1/1902	01,02,21	70,565,217	127,355,418
PRUDENTIAL SELECT LIFE INS CO OF AMERICA	12/4/1900	7/28/1987	01,02	0	0
PYRAMID LIFE INS CO (THE)	5/26/1913	11/5/1959	01,02	32,481	32,874
REASSURE AMERICA LIFE INS CO	9/11/1885	3/28/1961	01,02	1,944,763	2,996,447
REGENCE BLUESHIELD OF IDAHO, INC.	2/23/1946	2/23/1946	23	445,944,850	387,250,941
REGENCE LIFE AND HEALTH INS CO	3/9/1964	12/17/1987	01,02	2,850,944	2,712,099
RELIABLE LIFE INS CO (THE)	12/29/1911	12/4/1970	01,02	537	2,537
RELIANCE LIFE INS CO	7/2/1969	10/27/1980	01,02,99	0	0

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RELIANCE STANDARD LIFE INS CO	4/2/1907	7/20/1966	01,02	289,861	593,911
RELIASTAR LIFE INS CO	9/15/1885	4/30/1901	01,02,21	9,496,884	10,075,069
RELIASTAR LIFE INS CO OF NEW YORK	6/11/1917	5/6/1949	01,02,21	50,162	135,285
RENAISSANCE LIFE & HEALTH INS CO	5/20/1982	4/18/1983	01,02	0	0
REPUBLIC AMERICAN LIFE INS CO	11/24/1965	11/27/1973	01,02	0	0
REPUBLIC-VANGUARD LIFE INS CO	1/8/1965	5/16/1968	01,02	9,319	0
RESERVE NATIONAL INS CO	9/19/1956	9/25/1978	01,02	51,672	7,130
RESOURCE LIFE INS CO	10/14/1963	1/14/1971	01,02	(8,450)	22,105
RGA REINS CO	8/31/1981	8/11/1982	01,02	530	0
RUSHMORE NATIONAL LIFE INS CO	4/16/1937	8/30/1955	01,02	41,610	73,829
SAFECO LIFE INS CO	1/23/1957	6/21/1957	01,02,21	12,027,320	13,022,617
SAFECO NATIONAL LIFE INS CO	9/5/1979	7/28/1980	01,02	9,897	1,573
SAGE LIFE ASSURANCE OF AMERICA, INC.	4/7/1981	2/13/1987	01,02,21	1,479,592	36,667
SBLI USA FINANCIAL SERVICES LIFE INS CO	3/8/1995	3/20/1997	01	0	0
SCOR LIFE U.S. RE INS CO	3/8/1945	8/16/1962	01,02,99	0	0
SEARS LIFE INS CO	5/4/1956	9/5/1961	01,02	243,190	142,746
SECURITY BENEFIT LIFE INS CO	2/22/1892	1/2/1950	01,02,21	1,332,257	367,062
SECURITY EQUITY LIFE INS CO	11/3/1983	12/8/1987	01,02,21	251	0
SECURITY FINANCIAL LIFE INS CO	10/3/1895	9/15/1949	01,02	307,503	156,279
SECURITY GENERAL LIFE INS CO	7/24/1964	10/23/1981	01,02	0	0
SECURITY LIFE INS CO OF AMERICA	5/17/1956	10/10/1967	01,02	698,643	506,821
SECURITY LIFE OF DENVER INS CO	11/19/1949	2/11/1960	01,02,21	5,984,151	8,665,002
SECURITY MUTUAL LIFE INS CO OF NEW YORK	11/6/1886	10/19/1983	01,02	42,532	6,885
SECURITY NATIONAL LIFE INS CO	1/31/1967	12/4/1970	01,02	161,574	141,680
SECURITY-CONNECTICUT LIFE INS CO	9/25/1979	6/29/1981	01,02	839,986	397,365
SENTINEL SECURITY LIFE INS CO	3/18/1948	5/31/1960	01,02	269,319	130,207
SENTRY LIFE INS CO	10/23/1958	12/14/1960	01,02	166,711	216,431
SERVUS LIFE INS CO	5/1/1957	9/24/1977	01,02	0	0
SIERRA HEALTH AND LIFE INS CO, INC.	8/16/1906	9/18/1942	01,02	0	0
SOUTHLAND LIFE INS CO	10/3/1908	8/14/1961	01,02,21	885,295	1,054,310
SOUTHWESTERN LIFE INS CO	2/11/1980	3/31/1981	01,02,99	157,044	289,808
STANDARD INS CO	2/24/1906	9/27/1920	01,02,21	24,884,766	17,468,099
STANDARD LIFE AND ACCIDENT INS CO	2/26/1976	1/26/1979	01,02	1,101,105	757,591
STANDARD LIFE INS CO OF INDIANA	7/3/1934	12/6/1961	01,02	693,277	9,842
STANDARD SECURITY LIFE INS CO OF NEW YORK	6/28/1957	6/15/1960	01,02	2,766	391
STATE FARM ANNUITY AND LIFE INS CO	2/25/1982	7/26/1982	01	0	0
STATE FARM LIFE INS CO	1/16/1929	10/2/1952	01,21	14,204,164	8,160,611
STATE LIFE INS CO (THE)	9/5/1895	2/1/1982	01,02	169,484	4,618

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STATE MUTUAL INS CO	2/14/1894	5/20/1993	01,02	527,302	490,523
STATES GENERAL LIFE INS CO	2/3/1955	8/14/1981	01,02	53,537	0
STATES WEST LIFE INS CO	9/11/1981	5/9/1991	01,02	1,394,952	985,757
STERLING INVESTORS LIFE INS CO	6/14/1978	11/30/1982	01,02	0	0
STERLING LIFE INS CO	1/7/1958	1/5/1978	01,02,99	6,032,730	4,623,291
STONEBRIDGE LIFE INS CO	11/19/1900	12/5/1967	01,02	4,156,274	1,237,471
SUN LIFE ASSURANCE CO OF CANADA	3/18/1865	7/23/1926	01,02,21	2,432,526	1,000,706
SUN LIFE ASSURANCE CO OF CANADA (U.S.)	1/12/1970	4/17/1973	01,21	5,793,218	356,575
SUNAMERICA LIFE INS CO	1/9/1897	7/24/1970	01,02,21	1,539,642	3,229,284
SUNSET LIFE INS CO OF AMERICA	5/12/1937	12/27/1938	01,02	376,162	444,196
SURETY LIFE INS CO	3/14/1936	7/6/1945	01,02	503,362	1,159,998
SWISS RE LIFE & HEALTH AMERICA INC.	6/29/1967	9/20/1983	01,02	0	0
SWISS-AM REASSURANCE CO	10/22/1981	8/20/1982	01,02	0	0
TEACHERS INS AND ANNUITY ASSOCIATION OF AMERICA	3/4/1918	9/1/1972	01,02,21	24,584,203	10,945,221
TEMPLETON FUNDS ANNUITY CO	1/25/1984	3/22/1991	01,21	0	0
TEXAS LIFE INS CO	1/9/1901	1/8/1991	01	77,459	154,674
TIAA-CREF LIFE INS CO	11/20/1996	12/28/1999	01,02,21	6,108,864	0
TOWN & COUNTRY LIFE INS CO	4/13/1955	9/26/1984	01,02	0	0
TRANS WORLD ASSURANCE CO	10/19/1962	12/19/1977	01	152,963	35,230
TRANSAMERICA ASSURANCE CO	10/3/1986	7/7/1987	01,02,99	83,497	118,626
TRANSAMERICA LIFE INS AND ANNUITY CO	4/14/1966	4/8/1968	01,02,21	3,989,745	33,004,934
TRANSAMERICA LIFE INS CO	4/19/1961	5/11/1971	01,02,21	28,756,333	6,374,827
TRANSAMERICA OCCIDENTAL LIFE INS CO	6/3/1906	8/21/1916	01,02,21	25,992,510	5,785,008
TRAVELERS INS CO (THE)	7/17/1863	6/25/1893	02,03,04,06,07,99	3,587,597	5,269,531
TRAVELERS LIFE AND ANNUITY CO (THE)	12/5/1973	10/25/1984	01,02,21	7,788,362	2,879,075
TRIGON HEALTH AND LIFE INS CO	12/8/1954	7/31/1967	01,02,99	0	0
TRUSTMARK INS CO	1/18/1913	5/7/1924	01,02	326,702	2,412,556
TRUSTMARK LIFE INS CO	1/25/1925	8/1/1951	01,02	0	0
UBS PAINEWELLER LIFE INS CO	8/14/1956	11/18/1959	01,02,21	0	0
ULLICO LIFE INS CO	10/25/1947	1/7/1981	01,02	3,992	0
UNICARE LIFE AND HEALTH INS CO	6/11/1971	7/21/1981	01,02	392,079	204,194
UNIFIED LIFE INS CO	5/15/2001	12/21/2001	01,02	39	0
UNION BANKERS INS CO	2/2/1953	8/5/1955	01,02,99	132,074	125,638
UNION CENTRAL LIFE INS CO (THE)	1/30/1867	5/1/1899	01,02,21	2,903,920	441,959
UNION FIDELITY LIFE INS CO	9/2/1925	12/20/1948	01,02,99	1,004,869	440,752
UNION LABOR LIFE INS CO (THE)	10/26/1925	6/11/1973	01,02,21	345,619	146,568
UNION SECURITY LIFE INS CO	5/2/1955	12/30/1983	01,02,99	801,046	1,643,251
UNITED AMERICAN INS CO	8/14/1981	2/26/1982	01,02,99	2,270,992	1,165,250

Idaho Business
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COMPANY NAME	INCORPORATION DATE	LICENSED DATE	LINES OF BUSINESS	IDAHO PREMIUMS WRITTEN	IDAHO CLAIMS PAID
UNITED BENEFIT LIFE INS CO	6/26/1957	6/14/1984	01,02	0	0
UNITED CONCORDIA INS CO	10/20/1975	12/6/1991	01,02	0	0
UNITED DENTAL CARE INS CO	1/2/1986	12/17/1987	02	30,828	60,237
UNITED FAMILY LIFE INS CO	5/30/1980	6/30/1981	01,02	2,623	66,081
UNITED FIDELITY LIFE INS CO	9/1/1977	8/31/1978	01,02,99	180,733	116,793
UNITED HEALTHCARE INS CO	3/24/1972	11/30/1972	01,02	15,763,372	13,008,899
UNITED HERITAGE LIFE INS CO	12/30/1948	12/30/1948	01,02	15,832,720	8,120,249
UNITED HOME LIFE INS CO	11/23/1948	11/15/1956	01,02	1,916	10,000
UNITED INS CO OF AMERICA	10/15/1927	10/27/1950	01,02	6,767	4,987
UNITED INVESTORS LIFE INS CO	8/17/1981	3/31/1982	01,21	2,246,618	2,369,849
UNITED LIFE & ANNUITY INS CO	3/20/1955	6/23/1980	01,02,21	533	151,522
UNITED LIFE INS CO	5/3/1962	8/4/1987	01,02	114,383	215,269
UNITED NATIONAL LIFE INS CO OF AMERICA	12/14/1960	11/25/1992	01,02	0	0
UNITED OF OMAHA LIFE INS CO	8/9/1926	3/4/1927	01,02,21	3,826,101	3,474,187
UNITED STATES LIFE INS CO IN THE CITY OF NEW YORK	2/1/1850	11/17/1961	01,02	1,120,703	846,281
UNITED TEACHER ASSOCIATES INS CO	12/15/1958	11/22/1991	01,02	31,667	26,548
UNITED WISCONSIN LIFE INS CO	2/23/1966	4/16/1991	01,02	21	2,923
UNITED WORLD LIFE INS CO	1/28/1970	8/10/1970	01,02	9,802	3,161
UNITY FINANCIAL LIFE INS CO	5/6/1964	7/24/1996	01,02	92	0
UNITY MUTUAL LIFE INS CO	1/1/1903	11/5/1987	01,02	204	15,930
UNIVERSAL GUARANTY LIFE INS CO	11/15/1966	6/16/1993	01,02	2,952	1,398
UNIVERSAL UNDERWRITERS LIFE INS CO	12/21/1964	10/10/1967	01,02,99	267,695	112,745
UNIVERSE LIFE INS CO (THE)	3/24/1947	4/1/1974	01,02	N/A	
UNUM LIFE INS CO OF AMERICA	8/24/1966	6/18/1970	01,02,21	10,673,424	9,098,169
US HEALTH AND LIFE INS CO	1/11/1982	5/16/1988	01,02	0	0
USAA LIFE INS CO	6/24/1963	9/14/1966	01,02,21	4,107,909	2,574,759
USABLE LIFE	4/20/1978	11/8/1996	01,02	0	0
USG ANNUITY & LIFE CO	3/25/1957	12/5/1967	01	4,331,385	4,060,195
USLIFE CREDIT LIFE INS CO OF ARIZONA	12/13/1982	6/16/1988	01,02	0	0
VALLEY FORGE LIFE INS CO	8/9/1956	12/10/1958	01,02,21	2,607,338	1,596,286
VARIABLE ANNUITY LIFE INS CO (THE)	8/21/1968	12/19/1969	01,21	14,559,798	3,453,409
VETERANS LIFE INS CO	1/14/1965	2/25/1974	01,02	406,199	308,057
VISTA LIFE INS CO	3/29/1974	8/23/1983	01,02,99	0	8,429
VOYAGER LIFE INS CO	2/11/1965	4/11/1991	01,02	0	3,276
WASHINGTON NATIONAL INS CO	5/26/1923	11/20/1923	01,02,21	102,576	83,922
WELLINGTON LIFE INS CO	7/23/1975	10/29/1984	01,02	0	0
WELLMARK COMMUNITY INS, INC.	8/25/1985	10/30/1990	01,02	0	0
WEST COAST LIFE INS CO	2/8/1915	1/1/1916	01,02	3,418,105	309,729

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COMPANY NAME	INCORPORATION DATE	LICENSED DATE	LINES OF BUSINESS	IDAHO PREMIUMS WRITTEN	IDAHO CLAIMS PAID
WESTERN AND SOUTHERN LIFE INS CO (THE)	2/23/1888	8/16/1957	01,02	19,511	49,577
WESTERN DIVERSIFIED LIFE INS CO	12/27/1972	11/1/1989	01,02	0	0
WESTERN MUTUAL INS CO	7/1/1987	12/17/1996	01,02	1,207,571	1,036,264
WESTERN RESERVE LIFE ASSURANCE CO OF OHIO	5/14/1979	12/31/1980	01,02,21	9,299,863	7,646,400
WESTERN SECURITY LIFE INS CO	7/27/1966	12/17/1980	01,02	0	0
WESTERN UNITED LIFE ASSURANCE CO	6/3/1963	10/23/1981	01,02,99	18,195,055	7,241,521
WESTERN-SOUTHERN LIFE ASSURANCE CO	12/1/1980	1/6/1982	01,02,21	221,293	729,656
WESTWARD LIFE INS CO	9/25/1965	10/18/1994	01,02	0	0
WOODMEN ACCIDENT AND LIFE CO	7/8/1890	8/27/1937	01,02	114,515	149,004
WORLD INS CO	10/1/1903	5/24/1947	01,02	76,444	145,247
ZURICH LIFE INS CO OF AMERICA	7/14/1960	6/12/1963	01,02	629,708	250,000

Idaho Business
Property and Casualty Insurers - Active 12/31/02

COMPANY NAME	INCORPORATION DATE	LICENSED DATE	LINES OF BUSINESS	IDAHO PREMIUMS WRITTEN	LOSSES INCURRED
21ST CENTURY INS CO	11/1/1967	3/16/2001	03,04,05	0	0
ACA FINANCIAL GUARANTY CORP	6/25/1986	3/16/1988	07	0	0
ACCEPTANCE CASUALTY INS CO	1/19/1920	7/10/1951	03,04,05,07	11,123	4,958
ACCIDENT FUND INS CO OF AMERICA	11/10/1994	10/1/2002	06	0	0
ACCREDITED SURETY AND CASUALTY CO, INC.	7/7/1971	7/16/1997	05,07	19,559	0
ACE AMERICAN INS CO	11/1/1945	4/25/1968	02,03,04,06,07	4,329,527	512,909
ACE AMERICAN REINS CO	2/25/1971	4/14/1972	02,03,04,05,07	0	0
ACE FIRE UNDERWRITERS INS CO	12/24/1941	8/29/1968	02,03,04,06,07	26,247	(294,343)
ACE GUARANTY CORP.	10/25/1985	11/5/2001	05,07	0	0
ACE INDEMNITY INS CO	3/20/1967	4/1/1973	03,04,06,07	1,949	(269,729)
ACE PROPERTY AND CASUALTY INS CO	6/5/1819	12/18/1884	02,03,04,06,07	10,469,950	5,440,980
ACIG INS CO	1/25/1985	10/23/1995	03,04,06,07	5,941	3,287
ACSTAR INS CO	11/23/1970	7/2/1973	02,03,04,05,07	40,581	10,830
ACUITY, A MUTUAL INS CO	8/1/1925	5/27/1981	03,04,05,07	0	0
ADMIRAL INDEMNITY CO	4/6/1992	5/24/2001	03,04,05,07	0	0
ADVANTA INS CO	6/19/1986	12/9/1997	03,04,05,07	0	0
ADVANTAGE WORKERS COMPENSATION INS CO	9/4/1981	12/4/1984	06,07	18,228,186	19,832,300
AEGIS SECURITY INS CO	5/25/1977	3/3/1986	02,03,04,05,07	44,295	(3,629)
AETNA INS CO OF CONNECTICUT	1/3/1990	2/11/1991	05	0	0
AF&L INS CO	8/19/1987	3/4/1996	02	16,448	0
AFFILIATED FM INS CO	5/6/1949	6/2/1965	03,04,05,07	848,064	(92,499)
AFFIRMATIVE INS CO	6/10/1983	5/28/1991	03,04,05,07	0	0
AGRI GENERAL INS CO	6/7/1983	10/25/1990	03,04,05	120,301	53,882
AIG NATIONAL INS CO, INC.	12/12/1994	9/21/1995	03,04,05,07	0	0
AIU INS CO	4/17/1851	4/1/1962	03,04,06,07	(259,375)	(80,927)
ALASKA NATIONAL INS CO	4/30/1979	3/22/1991	03,04,06,07	230,647	127,628
ALEA NORTH AMERICA INS CO	6/30/1932	8/27/1984	02,03,04,06,07	1,117	831
ALL NATION INS CO	1/31/1961	12/30/1977	03,04,05,99	0	(19,578)
ALLEGHENY CASUALTY CO	4/15/1936	12/19/1995	07	27,064	0
ALLIANCE ASSURANCE CO OF AMERICA	7/26/1991	6/7/1996	03,04,05,07	0	0
ALLIANCE INS CO, INC.	12/21/1959	3/27/1975	03,04,05,07	4,916,027	4,404,834
ALLIANZ INS CO	9/16/1977	12/31/1977	03,04,06,07,99	1,740,077	494,070
ALLIED PROPERTY AND CASUALTY INS CO	4/29/1983	11/3/1989	03,04,05,07	6,261,926	3,740,447
ALLMERICA FINANCIAL ALLIANCE INS CO	4/26/1995	10/13/1995	03,04,05,07	0	0
ALLMERICA FINANCIAL BENEFIT INS CO	6/19/1976	6/4/1984	03,05,04,07,99	0	0
ALLSTATE FIRE AND CASUALTY INS CO	9/6/1972	5/27/1981	09	0	0
ALLSTATE INDEMNITY CO	7/7/1960	11/2/1961	03,04,06,07,99	23,340,962	14,184,158
ALLSTATE INS CO	2/9/1931	5/9/1947	02,03,04,06,07,99	66,337,239	37,070,880
ALLSTATE PROPERTY AND CASUALTY INS CO	2/14/1985	6/15/2001	03,04,05,07	3,610,637	1,908,156
ALPHA PROPERTY & CASUALTY INS CO	12/19/1979	10/23/1995	02,03,04,05	351	0
AMBAC ASSURANCE CORP	2/25/1970	2/19/1971	07	3,213,349	0

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COMPANY NAME	INCORPORATION DATE	LICENSED DATE	LINES OF BUSINESS	IDAHO PREMIUMS WRITTEN	LOSSES INCURRED
AMCO INS CO	12/31/1958	7/7/1965	03,04,06,07	3,971,949	1,508,948
AMERICAN AGRI-BUSINESS INS CO	5/21/1948	12/5/2000	03,05	(14,756)	(362,532)
AMERICAN ALTERNATIVE INS CORP	6/14/1995	7/31/1998	02,03,04,06,07	276,531	244,421
AMERICAN AND FOREIGN INS CO	12/1/1896	3/31/1980	02,03,04,06,07	1,967,723	997,271
AMERICAN AUTOMOBILE INS CO	12/14/1911	10/24/1924	02,03,04,06,07	236,801	9,197
AMERICAN BANKERS INS CO OF FLORIDA	10/29/1947	11/21/1950	02,03,04,05,07,99	2,462,110	543,838
AMERICAN CASUALTY CO OF READING, PENNSYLVANIA	7/31/1902	10/20/1939	02,03,04,06,07	2,253,859	371,175
AMERICAN CENTENNIAL INS CO	3/25/1970	7/9/1975	02,03,04,06,07,99	0	0
AMERICAN CENTRAL INS CO	4/27/1979	11/30/1982	03,04,05	5,790	(3,396)
AMERICAN COMMERCE INS CO	9/18/1946	6/19/1957	02,03,04,05	3,009,508	2,602,729
AMERICAN CONCEPT INS CO	8/1/1974	8/24/1981	03,04,05	913,375	850,615
AMERICAN CONTRACTORS INDEMNITY CO	9/25/1990	2/23/1999	07	149,294	16,764
AMERICAN ECONOMY INS CO	9/23/1959	10/20/1965	02,03,04,06,07	8,800,687	5,380,982
AMERICAN EMPIRE INS CO	11/26/1979	8/26/1981	03,04,05,07	0	(161)
AMERICAN EMPLOYERS' INS CO	2/10/1923	9/9/1926	02,03,04,06,07	121,612	(136,337)
AMERICAN EQUITY SPECIALTY INS CO	1/29/1997	7/21/1999	03,04,05	5,439	(1,069)
AMERICAN FAMILY HOME INS CO	1/28/1965	9/6/1983	03,05	261,065	111,074
AMERICAN FAMILY MUTUAL INS CO	5/18/1927	4/5/2001	02,03,04,06,07	649,908	301,784
AMERICAN FIRE AND CASUALTY CO	1/1/1906	5/27/1981	03,04,06,07	302,681	58,222
AMERICAN FUJI FIRE AND MARINE INS CO	10/6/1981	1/29/1992	02,03,04,05,07	0	0
AMERICAN GENERAL INDEMNITY CO	7/28/1986	9/11/1995	02,03,04,05	60,766	6,808
AMERICAN GENERAL PROPERTY INS CO	9/25/1974	1/1/1975	03,04,05,07	0	0
AMERICAN GROWERS INS CO	4/1/1946	8/7/1995	03,04,05,07	12,433,143	14,413,615
AMERICAN GUARANTEE AND LIABILITY INS CO	7/17/1939	12/12/1939	03,04,06,07	1,757,656	936,711
AMERICAN HARDWARE MUTUAL INS CO	5/25/1899	9/23/1927	02,03,04,06,07,99	2,961,792	1,723,191
AMERICAN HEALTHCARE INDEMNITY CO	10/3/1980	11/1/1989	03,05,07	0	0
AMERICAN HOME ASSURANCE CO	2/7/1899	4/1/1962	02,03,04,06,07	2,955,156	886,947
AMERICAN INS CO (THE)	2/20/1846	4/30/1901	02,03,04,06,07	1,378,007	686,026
AMERICAN INTERNATIONAL INS CO	9/30/1985	9/30/1985	03,04,05,07	724,904	442,151
AMERICAN INTERNATIONAL SOUTH INS CO	11/26/1946	1/23/1992	03,04,06	9,920	(70,251)
AMERICAN INTERSTATE INS CO	12/21/1973	1/6/1997	03,04,06,07	102,160	329,099
AMERICAN LIVE STOCK INS CO	11/26/1952	8/10/1954	04,99	89,409	28,370
AMERICAN MANUFACTURERS MUTUAL INS CO	3/29/1837	6/1/1974	02,03,04,06,07	800,199	25,324
AMERICAN MERCHANTS CASUALTY CO	6/6/1986	12/14/1987	03,04,05,07	5,533	(1,011)
AMERICAN MERCURY INS CO	11/30/1962	10/11/1977	03,04,05,07	286,406	52,701
AMERICAN MODERN HOME INS CO	1/25/1965	1/27/1975	02,03,04,05,07	829,920	71,949
AMERICAN MOTORISTS INS CO	1/29/1926	10/15/1957	02,03,04,06,07	566,236	576,354
AMERICAN MUTUAL SHARE INS CORP	5/7/1974	3/1/1984	99	0	0
AMERICAN NATIONAL GENERAL INS CO	12/30/1980	6/25/1984	02,03,04,05	97,522	84,308
AMERICAN NATIONAL PROPERTY AND CASUALTY CO	10/3/1973	11/7/1979	02,03,04,05	957,472	544,825
AMERICAN PREMIER INS CO	11/30/1989	7/24/1991	05	0	0

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COMPANY NAME	INCORPORATION DATE	LICENSED DATE	LINES OF BUSINESS	IDAHO PREMIUMS WRITTEN	LOSSES INCURRED
AMERICAN PROTECTION INS CO	6/12/1962	3/3/1971	02,03,04,06,07	1,148,371	344,027
AMERICAN RE-INS CO	4/2/1917	1/1/1978	02,03,04,06,07	0	0
AMERICAN RELIABLE INS CO	8/4/1952	8/18/1958	02,03,04,05,07	494,754	46,933
AMERICAN ROAD INS CO (THE)	12/28/1959	10/11/1962	03,05,04,07,99	313,228	17,687
AMERICAN SAFETY CASUALTY INS CO	6/8/1981	7/13/1982	03,04,06,07	4,858	6,133
AMERICAN SECURITY INS CO	9/16/1983	12/30/1983	02,03,04,05	2,120,807	105,312
AMERICAN STANDARD INS CO OF WISCONSIN	4/5/1961	4/5/2001	03,05	3,589	641
AMERICAN STATES INS CO	7/15/1929	11/26/1965	02,03,04,06,07	16,513,937	7,967,654
AMERICAN STATES PREFERRED INS CO	8/9/1979	8/18/1981	03,04,05	3,669,258	2,740,466
AMERICAN SUMMIT INS CO	12/1/1955	5/19/1966	03,05,07	120,396	128,367
AMERICAN SURETY CO	3/9/1964	3/18/1997	07	70,455	0
AMERICAN WEST INS CO	12/27/1990	6/29/1995	03,04,06,07	0	0
AMERICAN ZURICH INS CO	8/19/1981	10/26/1982	03,04,05,07	93,526	113,097
AMERIN GUARANTY CORP	6/18/1974	11/23/1981	09	0	0
AMERISURE MUTUAL INS CO	9/12/1912	9/1/1950	03,04,06,07	29,665	23,277
AMEX ASSURANCE CO	1/30/1973	9/26/1980	02,03,04,06,07,99	496,175	48,913
AMICA MUTUAL INS CO	3/1/1907	1/1/1973	03,04,05	1,264,527	878,579
ANTHEM INS COMPANIES, INC.	5/22/1944	9/25/1992	02,03,04,05	0	0
ARCH INS CO	12/15/1971	4/15/1988	02,03,04,05	244,264	45,538
ARGONAUT INS CO	5/21/1957	10/17/1957	02,03,04,06,07	2,509,582	1,065,704
ARGONAUT-MIDWEST INS CO	3/19/1962	11/17/1980	03,04,06,07	803	(17,095)
ARGONAUT-NORTHWEST INS CO	6/14/1963	3/12/1964	02,03,04,06,07	18,621	37,735
ARMED FORCES INS EXCHANGE	12/1/1981	9/9/1986	03,04,05	146,999	390,107
ASSOCIATED INDEMNITY CORP	12/21/1922	1/2/1930	02,03,04,06,07	982,825	2,145,189
ASSOCIATED LOGGERS EXCHANGE	7/24/1979	7/24/1979	10	4,603,421	2,190,627
ASSOCIATES INS CO	12/18/1919	4/1/1962	02,03,04,05,07	66,421	12,516
ASSURANCE CO OF AMERICA	10/22/1897	5/20/1970	03,04,06,07	3,488,452	3,063,766
ATHENA ASSURANCE CO	12/10/1982	9/6/1983	03,04,06,07	111,817	32,313
ATLANTA CASUALTY CO	6/13/1972	5/31/1991	05	6,170	8,563
ATLANTA INTERNATIONAL INS CO	12/18/1928	8/24/1950	03,04,06,07	0	0
ATLANTA SPECIALTY INS CO	2/6/1974	9/29/1980	02,03,05	0	0
ATLANTIC INS CO	5/21/1929	12/10/1959	03,04,05,07	0	0
ATLANTIC MUTUAL INS CO	4/11/1842	11/17/1948	03,04,06,07	727,517	194,116
ATLAS ASSURANCE CO OF AMERICA	10/10/1977	1/1/1978	03,04,06,07	0	0
AUSTIN MUTUAL INS CO	6/11/1896	10/15/1999	03,04,05	0	0
AUTOMOBILE INS CO OF HARTFORD, CONNECTICUT (THE)	8/9/1968	4/16/1970	02,03,04,06,07	144,839	112,855
AVEMCO INS CO	3/14/1960	4/24/1964	02,03,04,05,07	465,402	(824)
AVOMARK INS CO	10/23/1996	7/25/2000	03,04,06,07	0	0
AXA ART INS CORP	9/17/1986	3/20/1991	03,04,05	15,205	3,689
AXA CORPORATE SOLUTIONS INS CO	11/23/1990	1/1/1991	03,04,06,07	0	(106,925)
AXA CORPORATE SOLUTIONS REINS CO	1/9/1978	10/5/1987	02,03,04,05,07	0	0

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AXA RE AMERICA INS CO	8/15/1919	6/4/1981	02,03,04,05	0	0
AXA RE PROPERTY AND CASUALTY INS CO	7/26/1971	10/27/1978	02,03,04,05	1,136,121	246,325
BALBOA INS CO	2/16/1948	8/25/1955	02,03,04,05,07,99	1,350,651	395,779
BANCINSURE, INC.	3/7/1985	10/26/1995	03,04,06,07	69,527	7,430
BANKERS INS CO	5/11/1976	9/8/1995	03,04,05,07	25,952	262
BANKERS MULTIPLE LINE INS CO	7/18/1883	1/1/1909	02,03,04,05,07	0	0
BANKERS STANDARD FIRE AND MARINE CO	10/29/1943	6/7/1944	03,04,06	153	(109)
BANKERS STANDARD INS CO	5/19/1962	8/30/1972	02,03,04,06,07	81,006	(15,033)
BCS INS CO	12/5/1950	4/22/1970	02,03,04,05,07,99	691,071	654,616
BENCHMARK INS CO	6/30/1964	8/25/1966	02,03,04,05,07	1,364,575	1,499,596
BERKLEY INS CO	12/18/1975	7/13/1982	03,04,05,07	0	0
BERKLEY REGIONAL INS CO	12/17/1985	4/29/1988	02,03,04,06,07	0	0
BIRMINGHAM FIRE INS CO OF PENNSYLVANIA	5/17/1871	8/21/1952	02,03,04,06,07	1,158,052	995,362
BITUMINOUS CASUALTY CORP	7/23/1928	9/24/1963	03,04,06,07	538	200
BITUMINOUS FIRE & MARINE INS CO	10/1/1942	9/20/1963	03,04,06,07	0	0
BOSTON OLD COLONY INS CO	6/2/1906	6/22/1928	02,03,04,06,07	0	0
BRISTOL WEST INS CO	2/9/1968	12/16/1968	02,03,04,05,07	0	0
BROTHERHOOD MUTUAL INS CO	9/20/1935	4/1/1999	02,03,04,06,07	221,366	58,786
CALIFORNIA CAPITAL INS CO	5/28/1898	6/26/1981	03,04,05	0	0
CALIFORNIA CASUALTY GENERAL INS CO	9/26/1977	7/18/1987	03,04,05,07	0	0
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	1/19/1914	1/2/1962	03,04,05,07	3,910,603	2,196,069
CALIFORNIA CASUALTY INS CO	10/20/1967	10/5/1987	03,04,05,07	783	(90,356)
CALIFORNIA INDEMNITY INS CO	12/22/1987	1/1/1996	06	0	0
CALIFORNIA INS CO	2/1/1965	6/16/1982	02,03,04,06,07	0	5,573
CAMDEN FIRE INS ASSOCIATION (THE)	3/12/1841	4/1/1921	03,04,05	0	0
CAMICO MUTUAL INS CO	3/6/1986	12/1/1995	05	185,963	8,928
CANAL INS CO	2/27/1939	6/4/1958	03,04,05,99	2,477,429	1,297,208
CAPITAL MARKETS ASSURANCE CORP	8/19/1938	1/1/1938	07	0	0
CAPITOL INDEMNITY CORP	3/12/1841	5/2/1973	03,04,05,07	1,088,501	304,162
CAROLINA CASUALTY INS CO	4/18/1951	5/4/1966	02,03,04,05,07	1,030,626	526,852
CASUALTY RECIPROCAL EXCHANGE	1/1/1912	10/1/1999	06	N/A	
CASUALTY UNDERWRITERS INS CO	5/30/1986	12/30/1992	03,05	1,500,895	662,618
CATERPILLAR INS CO	2/7/1963	11/21/1900	03,04,05,07	299,531	118,515
CENTENNIAL INS CO	9/5/1941	11/17/1948	03,04,06,07	372,932	(36,629)
CENTRAL STATES INDEMNITY CO OF OMAHA	5/20/1977	10/28/1983	02,03,04,05	976,739	281,397
CENTRE INS CO	10/31/1969	7/28/1981	02,03,04,06,07	99,651	(94,272)
CENTRIS INS CO	2/8/1979	12/6/1991	02,05	0	0
CENTURION CASUALTY CO	2/9/1983	7/21/1989	02,03,04,05,07	186,075	25,116
CENTURY INDEMNITY CO	7/2/1963	8/25/1969	02,03,04,06,07	0	622,841
CENTURY REINS CO	10/11/1977	7/28/1978	03,04,05,07	0	0
CENTURY-NATIONAL INS CO	6/23/1956	12/30/1980	03,04,05,99	9,149	1,073

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CHARTER OAK FIRE INS CO (THE)	4/29/1931	4/29/1936	02,03,04,06,07	1,936,202	1,586,872
CHEROKEE INS CO	7/26/1946	10/23/1973	03,04,05,07	0	0
CHICAGO INS CO	7/2/1956	9/1/1964	03,04,05	1,385,972	1,238,649
CHUBB INDEMNITY INS CO	11/3/1922	1/23/1997	03,04,06,07	103	(297)
CHUBB NATIONAL INS CO	1/27/1993	1/23/1997	02,03,04,06,07	0	0
CHURCH MUTUAL INS CO.	3/18/1997	5/13/1971	03,04,06,07	741,234	394,767
CIM INS CORP	9/9/1965	4/1/1966	03,04,05,07	0	0
CINCINNATI CASUALTY CO	12/27/1972	1/1/1998	03,04,06,07	0	0
CINCINNATI INDEMNITY CO (THE)	5/19/1988	1/1/1998	03,04,06,07	0	0
CINCINNATI INS CO (THE)	8/2/1950	5/4/1984	03,04,06,07	5,427,793	2,676,816
CIVIL SERVICE EMPLOYEES INS CO	11/25/1949	9/10/1957	03,04,05	2,547	0
CLAREMONT LIABILITY INS CO	11/19/1987	3/1/2000	02,05	3,756	0
CLARENDON NATIONAL INS CO	7/21/1941	10/18/1952	02,03,04,06,07	11,953,706	6,593,061
CMG MORTGAGE ASSURANCE CO	3/3/1969	7/28/2000	09	0	0
CMG MORTGAGE INS CO	12/30/1980	10/23/1981	09	266,093	(6,247)
COLOGNE REINS CO OF AMERICA	4/23/1975	10/23/1978	02,03,04,05,07	0	0
COLONIAL AMERICAN CASUALTY AND SURETY CO	5/24/1977	10/15/1996	03,04,05,07	121,520	(2,304)
COLONIAL SURETY CO	3/19/1930	11/22/2002	07	0	0
COLONY SPECIALTY INS CO	12/20/1978	3/2/2000	03,04,05	0	0
COLORADO CASUALTY INS CO	4/24/1980	8/12/1994	03,04,05	368,383	1,803,048
COLUMBIA INS CO	1/28/1970	9/6/1973	03,04,05	3,340	227
COLUMBIA MUTUAL INS CO	6/3/1940	10/29/1991	03,04,05,07	0	0
COMBINED SPECIALTY INS CO	1/7/1982	6/30/1982	02,03,04,06,07	837,553	253,078
COMMERCE AND INDUSTRY INS CO	12/11/1957	7/19/1965	03,04,06,07	2,042,265	637,511
COMMERCIAL CASUALTY INS CO	3/21/1986	1/1/1996	06	0	0
COMMERCIAL INS CO OF NEWARK, NJ	4/2/1909	4/9/1927	02,03,04,06,07	(302)	25,511
COMMERCIAL LOAN INS CORP	11/30/1966	4/26/1968	09	40,474	0
COMMONWEALTH INS CO OF AMERICA	10/1/1994	9/24/2001	03,04,05	160,856	149,945
CONNECTICUT INDEMNITY CO (THE)	3/16/1917	4/1/1937	02,03,04,06,07	425,940	(21,957)
CONNIE LEE INS CO	1/11/1968	9/4/1969	07	0	0
CONSTITUTION INS CO	2/10/1992	12/16/1993	03,04,06,07	162,246	208,443
CONSUMERS INS CO	4/4/1972	7/7/1981	02,03,04,05,07,99	N/A	
CONTINENTAL CASUALTY CO	2/17/1948	6/30/1948	02,03,04,06,07,99	19,634,525	26,056,483
CONTINENTAL HERITAGE INS CO	3/11/1980	11/26/1985	03,05,07	451,238	0
CONTINENTAL INS CO (THE)	6/16/1977	12/31/1977	02,03,04,06,07	1,241,630	1,263,564
CONTINENTAL NATIONAL INDEMNITY CO	12/9/1986	10/27/1992	03,04,05	0	0
CONTINENTAL REINS CORP	2/17/1942	9/1/1950	03,04,06,07	0	0
CONTINENTAL WESTERN CASUALTY CO	1/1/1977	12/23/1998	03,04,05,07	0	0
CONTINENTAL WESTERN INS CO	4/1/1968	12/4/1970	03,04,06,07	14,332,798	6,269,638
CONTRACTORS BONDING AND INS CO	9/24/1979	4/2/1984	03,05,07	648,618	109,609
CONVERIUM INS (NORTH AMERICA) INC.	8/18/1986	1/3/1995	03,04,05,07	292,142	542,216

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COPIC INS CO	4/11/1984	12/31/2001	05	0	0
CORE INS CO	3/21/1996	11/10/1997	03,04,05,07	0	0
COREGIS INS CO	6/9/1939	10/24/1962	02,03,04,06,07	4,020,103	8,707,799
CORNHUSKER CASUALTY CO	1/20/1970	11/25/1996	03,04,06,07	1,134,682	470,146
COUNTRY CASUALTY INS CO	1/23/1964	1/29/1999	03,04,05,07	0	0
COUNTRY MUTUAL INS CO	10/26/1925	1/29/1999	03,04,05,07	0	0
COUNTRY PREFERRED INS CO	5/19/1953	10/19/1967	03,04,06,07	0	0
COURTESY INS CO	12/21/1987	8/18/1998	03,04,07	40,364	9,469
CPA INS CO	9/16/1915	6/27/1996	05	5,802	(1,628)
CRUM & FORSTER INDEMNITY CO	12/2/1987	1/13/1992	03,04,06	1,850	(1,767)
CRUSADER INS CO	6/14/1976	4/19/2000	03,05	36,495	8,516
CSE SAFEGUARD INS CO	4/20/1984	3/1/1988	03,04,05,07	0	0
CUMBERLAND CASUALTY & SURETY CO	5/4/1988	11/26/1991	03,05,07	23,465	4,725
CUMIS INS SOCIETY, INC.	3/25/1960	1/25/1963	02,03,04,05,07	1,747,315	172,895
CYPRESS INS CO	10/17/1962	7/1/1997	06	(1,696)	(21,720)
DAIMLERCHRYSLER INS CO	12/30/1964	6/18/1965	03,04,06,07	115,268	37,200
DAIRYLAND INS CO	1/8/1953	9/3/1965	02,03,04,05,07	3,852,787	1,554,984
DAKOTA FIRE INS CO	8/23/1957	8/17/1992	03,04,05,07	463,016	572,572
DANIELSON INS CO	6/1/1948	4/14/1972	03,04,05,07	0	0
DANIELSON NATIONAL INS CO	10/28/1974	6/15/1979	03,04,06,07	0	0
DEALERS ASSURANCE CO	8/2/1935	11/16/2001	05	0	0
DEERBROOK INS CO	8/20/1979	9/2/1982	03,04,05,07	174,578	86,400
DENTISTS INS CO (THE)	11/1/1979	11/22/2002	03,05	0	0
DEPOSITORS INS CO	8/24/1983	12/18/1987	03,04,05	3,659,464	2,018,027
DEVELOPERS SURETY AND INDEMNITY CO	10/10/1936	8/12/1988	07	241,245	142,485
DIAMOND STATE INS CO	2/20/1981	8/14/1991	03,04,05,07	318,918	10,433
DISCOVER PROPERTY & CASUALTY INS CO	12/20/1978	8/13/1981	02,03,04,06,07	315,009	298,286
DOCTORS' CO. AN INTERINS EXCHANGE (THE)	8/1/1975	9/28/1989	02,03,04,05,07	544,809	659,339
DORINCO REINS CO	3/8/1977	8/16/1991	03,04,05,07	0	0
EAGLE PACIFIC INS CO	6/7/1978	7/10/1992	06	(74,493)	206,393
ECONOMY FIRE & CASUALTY CO	1/30/1935	7/8/1988	02,03,04,05,07	0	0
ECONOMY PREFERRED INS CO	5/29/1979	7/8/1988	02,03,04,05,07	0	0
ECONOMY PREMIER ASSURANCE CO	12/15/1980	7/8/1988	03,04,05	0	0
ELECTRIC INS CO	4/21/1966	11/7/1972	02,03,04,06,07	273,037	111,419
EMPIRE FIRE AND MARINE INS CO	3/4/1954	12/19/1957	02,03,04,05,07	1,956,106	530,761
EMPLOYERS' FIRE INS CO (THE)	1/21/1921	5/18/1944	02,03,04,06,07	84,685	(194,059)
EMPLOYERS INS CO OF WAUSAU	8/21/1911	5/24/1940	02,03,04,06,07	3,621,658	2,588,543
EMPLOYERS MUTUAL CASUALTY CO	3/19/1911	12/16/1941	02,03,04,06,07	7,168,487	2,822,039
EMPLOYERS REINS CORP	3/13/1981	9/30/1981	02,03,04,05,07	127,393	101,963
ENCOMPASS INDEMNITY CO	1/25/1984	12/5/2002	03,04,05,07	0	0
EULER AMERICAN CREDIT INDEMNITY CO	4/18/1893	6/20/1962	05	216,848	(335,695)

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EVEREST NATIONAL INS CO	11/12/1985	12/17/1987	02,03,04,06,07	818,226	4,155,080
EVEREST REINS CO	6/13/1973	9/15/1976	02,03,04,06,07	0	0
EVERGREEN NATIONAL INDEMNITY CO	12/30/1939	10/3/1983	03,04,05,07	0	(42,559)
EXCESS SHARE INS CORP	8/17/1993	12/13/1995	05	21,748	0
EXECUTIVE RISK INDEMNITY INC.	9/23/1977	2/7/1995	02,03,04,06,07	1,085,799	(21,338)
EXPLORER INS CO (THE)	12/8/1981	5/31/1991	03,04,06,07	207,833	286,626
FACTORY MUTUAL INS CO	10/31/1935	6/30/1968	03,04,05,07	9,019,520	3,341,118
FAIRFIELD INS CO	7/31/1991	10/13/1995	02,03,04,06,07	143,307	91,205
FAIRMONT INS CO	4/10/1970	3/1/1984	03,04,06,07	183,433	471,157
FARM BUREAU MUTUAL INS CO OF IDAHO	4/27/1947	5/1/1947	02,03,04,06,07	79,074,112	63,507,924
FARMERS ALLIANCE MUTUAL INS CO	7/20/1888	10/30/1974	03,04,05,07	6,776,210	4,771,086
FARMERS HOME MUTUAL INS CO	1/12/1898	4/1/1953	03,04,05,07	324,130	352,910
FARMERS INS CO OF IDAHO	10/19/1969	12/10/1969	02,03,04,05,07	82,744,541	47,661,841
FARMERS INS EXCHANGE	4/6/1928	1/1/1930	02,03,04,06,07	7,853,728	3,149,101
FARMERS MUTUAL HAIL INS CO OF IOWA	3/5/1893	6/19/1958	04	0	0
FARMINGTON CASUALTY CO	8/24/1982	7/8/1983	02,03,04,06,07	1,152	(55,968)
FARMLAND MUTUAL INS CO	3/22/1909	10/23/1990	03,04,06,07	2,275,121	245,842
FEDERAL INS CO	2/15/1901	3/28/1940	02,03,04,06,07	10,994,940	3,748,328
FEDERATED MUTUAL INS CO	1/19/1904	4/1/1921	02,03,04,06,07	2,541,823	4,866,376
FEDERATED RURAL ELECTRIC INS EXCHANGE	5/14/1957	12/10/1979	02,03,04,06,07	563,528	533,794
FEDERATED SERVICE INS CO	6/6/1972	10/22/1974	03,04,06,07	169,893	(356,351)
FFG INS CO	11/13/1990	6/1/1993	03,04,05,07	79,756	24,368
FIDELITY AND CASUALTY CO OF NEW YORK (THE)	6/16/1977	12/31/1977	02,03,04,06,07	0	(9,968)
FIDELITY AND DEPOSIT CO OF MARYLAND	10/14/1980	12/24/1981	03,04,05,07	831,213	116,602
FIDELITY AND GUARANTY INS CO	3/1/1977	3/19/1979	03,04,06,07	689,084	569,698
FIDELITY AND GUARANTY INS UNDERWRITERS, INC.	7/6/1951	11/17/1955	03,04,06,07	264,731	883,027
FINANCIAL GUARANTY INS CO	4/10/1972	11/7/1984	07	292,484	0
FINANCIAL INDEMNITY CO	12/19/1945	11/22/1961	02,05,07	2,390,627	1,403,731
FINANCIAL PACIFIC INS CO	7/22/1986	6/19/1996	03,04,05,07	7,362	0
FINANCIAL SECURITY ASSURANCE INC.	3/16/1984	6/27/1988	07	138,337	0
FIRE & CASUALTY INS CO OF CONNECTICUT (THE)	5/24/1923	10/21/1953	02,03,04,06,07	131,105	76,847
FIRE INS EXCHANGE	11/20/1942	6/20/1943	03,04,05,07	0	0
FIREMAN'S FUND INS CO	9/9/1864	9/19/1918	02,03,04,06,07,99	4,085,932	2,642,296
FIREMAN'S FUND INS CO OF WISCONSIN	9/25/1979	1/11/1982	02,03,04,06,07	(224)	(4,883)
FIREMEN'S INS CO OF NEWARK, NEW JERSEY	12/3/1855	4/30/1915	03,04,06,07	161,271	1,596,968
FIRST AMERICAN PROPERTY & CASUALTY INS CO	10/17/1977	3/19/1991	03,04,05	(418)	0
FIRST COLONIAL INS CO	2/17/1987	4/23/1998	04,05	154,586	2,415
FIRST COMMUNITY INS CO	6/7/1971	6/14/1988	03,04,05,07	122,609	54,369
FIRST FINANCIAL INS CO	4/29/1970	9/9/1977	03,06,07	18,009	(122,325)
FIRST LIBERTY INS CORP (THE)	6/16/1989	5/23/1991	02,03,04,06,07	44,962	77,360
FIRST NATIONAL INS CO OF AMERICA	10/5/1928	11/20/1928	03,04,06,07	1,005,044	1,763,294

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FIRSTCOMP INS CO	12/17/1986	8/3/1992	03,04,05	0	0
FLORISTS' MUTUAL INS CO	6/1/1887	10/3/1988	03,04,06,07	125,528	99,441
FOLKSAMERICA REINS CO	9/13/1979	12/8/1987	03,04,05,07	0	(5,816)
FOREMOST INS CO	5/20/1952	9/2/1957	02,03,04,05,07,99	3,376,048	1,368,335
FOREMOST PROPERTY AND CASUALTY INS CO	4/27/1984	7/2/1992	03,04,05,07	398,366	132,965
FORT WAYNE HEALTH & CASUALTY INS CO	10/21/1980	1/6/1982	02,03,04,05	266,743	14,004
FORTRESS INS CO	4/30/1997	8/20/2002	05	0	0
FRANKENMUTH MUTUAL INS CO	9/15/1921	6/7/1999	03,04,05,07	0	0
FREMONT INDEMNITY CO	11/12/1920	7/9/1953	02,03,04,06,07,99	(30,471)	6,712,586
GATEWAY INS CO	5/21/1986	7/21/1997	03,05	328,096	73,198
GE CASUALTY INS CO	2/6/1866	7/3/1919	02,03,04,05,07	200,187	73,513
GE INDEMNITY INS CO	11/10/1980	1/1/1981	02,03,04,05,07	374,675	114,865
GE PROPERTY & CASUALTY INS CO	7/7/1977	11/17/1981	02,03,04,05	272,911	36,452
GE REINS CORP	3/7/1969	12/23/1983	02,03,04,05,07	0	0
GE RESIDENTIAL MORTGAGE INS CORP OF NORTH CAROLINA	11/15/1972	9/15/1977	09	344	0
GEICO CASUALTY CO	8/31/1982	4/24/1984	05	4,396,040	2,388,274
GEICO GENERAL INS CO	5/15/1934	12/31/1978	03,04,05,07	10,981,103	7,143,249
GEICO INDEMNITY CO	5/12/1961	8/4/1961	03,05	5,115,529	3,214,127
GEM STATE INS CO	3/10/1910	4/23/1985	03,04,05	2,452,741	980,582
GENERAL CASUALTY CO OF ILLINOIS	12/14/1972	10/27/1992	03,04,06,07	0	0
GENERAL CASUALTY CO OF WISCONSIN	5/12/1925	1/6/1993	03,04,06,07	65,345	36,713
GENERAL ELECTRIC HOME EQUITY INS CORP OF NORTH CAROLINA	7/19/1982	7/30/1991	09	0	0
GENERAL ELECTRIC MORTGAGE INS CORP	5/12/1980	4/7/1981	09	4,899,347	944,305
GENERAL ELECTRIC MORTGAGE INS CORP OF NORTH CAROLINA	2/20/1961	10/15/1981	09	410	0
GENERAL FIDELITY INS CO	3/17/1987	7/1/1987	02,03,05	0	0
GENERAL FIRE & CASUALTY CO	11/13/1979	6/27/2000	03,04,05,07	4,416,990	2,521,908
GENERAL INS CO OF AMERICA	3/20/1923	6/9/1923	03,04,06,07	2,230,160	407,759
GENERAL REINS CORP	10/6/1970	4/1/1971	02,03,04,05,07	4,904	169,392
GENERAL SECURITY INS CO	10/15/1996	12/31/1996	02,03,04,06,07	0	0
GENERAL SECURITY NATIONAL INS CO	5/15/1980	11/19/1984	03,04,06,07	0	4,777
GENERAL SECURITY PROPERTY AND CASUALTY CO	9/28/1942	12/8/1999	02,03,04,05,07	0	0
GENERAL STAR NATIONAL INS CO	9/10/1864	12/18/1922	03,04,05,07	71,073	(18,617)
GENERALI - U.S. BRANCH	12/23/1952	11/30/1990	03,04,05,07	0	0
GENESIS INS CO	4/6/1976	12/30/1987	02,03,04,06,07	708,103	501,375
GERLING AMERICA INS CO	3/4/1981	8/21/1984	03,04,05,07	2,170	1,924
GERLING GLOBAL REINS CORP OF AMERICA	7/30/1940	8/28/1984	03,04,05,07	0	0
GERLING NCM CREDIT INS, INC.	1/14/1993	10/5/1998	05	0	0
GLENS FALLS INS CO (THE)	4/1/1874	12/31/1977	02,03,04,05,07	281,788	42,188
GLOBE AMERICAN CASUALTY CO	7/5/1951	8/31/1982	03,05,07	0	0
GLOBE INDEMNITY CO	6/1/1911	3/31/1980	02,03,04,06,07	485,517	3,773,910
GOVERNMENT EMPLOYEES INS CO	11/19/1937	8/22/1955	03,04,05,07	6,051,279	3,409,239

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GRANGE INS ASSOCIATION	8/6/1931	5/22/1953	03,04,05,07	2,298,598	1,458,749
GRANITE STATE INS CO	1/27/1865	2/10/1928	02,03,04,06,07	817,756	411,851
GRAY INS CO (THE)	11/18/1977	12/14/1999	03,04,06,07	0	0
GREAT AMERICAN ALLIANCE INS CO	9/11/1945	10/6/1948	03,04,06,07	159,711	(2,276,490)
GREAT AMERICAN ASSURANCE CO	3/23/1905	5/11/1973	03,04,06,07	796,205	276,609
GREAT AMERICAN INS CO	9/30/1976	9/30/1976	03,04,06,07	1,746,391	174,639
GREAT AMERICAN INS CO OF NEW YORK	8/22/1947	4/1/1948	03,04,06,07	1,025,397	(6,265,542)
GREAT AMERICAN SECURITY INS CO	7/1/1987	3/18/1991	03,04,05,07	0	0
GREAT AMERICAN SPIRIT INS CO	4/5/1988	9/17/1991	03,04,05	1,049	(261)
GREAT DIVIDE INS CO	4/29/1986	9/26/1994	03,04,05	(213)	117,028
GREAT MIDWEST INS CO	10/8/1985	9/1/1999	02,03,04,05,07	0	0
GREAT NORTHERN INS CO	3/26/1952	9/4/1969	03,04,06,07	331,769	23,901
GREAT WEST CASUALTY CO	3/22/1956	1/14/1965	03,04,06,07	6,008,623	2,919,148
GREATER NEW YORK MUTUAL INS CO	8/29/1927	12/24/1963	03,04,06,07	0	0
GREATWAY INS CO	8/3/1987	4/5/1991	03,04,05,07	0	0
GREENWICH INS CO	2/18/1946	8/25/1955	02,03,04,06,07	1,696,671	1,746,085
GROCERS INS CO	6/16/1981	10/18/1988	02,03,04,06,07	(66,056)	181,460
GUARANTEE INS CO	8/16/1978	12/31/1978	02,03,04,05	0	0
GUARANTY NATIONAL INS CO	3/20/1973	4/11/1974	03,04,05	11,952,844	6,936,610
GUARANTY NATIONAL INS CO OF CONNECTICUT	2/19/1973	12/27/1977	04,05	0	0
GUIDEONE AMERICA INS CO	4/8/1983	12/23/1999	03,04,05,07	0	0
GUIDEONE ELITE INS CO	7/19/1983	6/16/1988	03,04,05,07	164,364	19,242
GUIDEONE MUTUAL INS CO	12/26/1946	7/21/1954	02,03,04,06,07	421,737	526,795
GUIDEONE SPECIALTY MUTUAL INS CO	7/10/1948	11/6/1958	03,04,05,07	6,252,167	1,189,204
GULF INS CO	1/22/1940	7/20/1955	02,03,04,06,07	1,955,418	484,944
HANOVER AMERICAN INS CO (THE)	6/8/1989	7/5/1996	03,04,05,07	0	0
HANOVER INS CO (THE)	4/15/1852	1/1/1973	02,03,04,06,07	53,246	(12,912)
HARCO NATIONAL INS CO	10/28/1992	12/1/1994	03,04,06,07	1,524,444	555,410
HARLEYSVILLE INS CO	6/9/1930	8/18/1987	03,04,05,07	0	0
HARLEYSVILLE MUTUAL INS CO	10/9/1917	1/1/2001	03,04,06,07	0	0
HARTFORD ACCIDENT AND INDEMNITY CO	5/8/1913	7/18/1919	02,03,04,06,07	697,068	284,924
HARTFORD CASUALTY INS CO	5/5/1987	7/1/1987	02,03,04,06,07	4,175,169	1,842,810
HARTFORD FIRE INS CO	5/1/1810	7/29/1919	02,03,04,06,07	4,587,431	(4,034,119)
HARTFORD INS CO OF THE MIDWEST	9/11/1979	12/8/1983	03,04,06,07	10,589,877	5,216,175
HARTFORD STEAM BOILER INSPECTION AND INS CO (THE)	6/30/1866	1/13/1906	03,04,05	1,824,003	121,935
HARTFORD STEAM BOILER INSPECTION AND INS CO OF CONNECTICUT	7/22/1988	6/11/2002	03,04,05	0	0
HARTFORD UNDERWRITERS INS CO	12/23/1978	7/1/1988	03,04,06,07	895,999	183,834
HERITAGE INDEMNITY CO	1/25/1979	8/18/1981	02,03,04,05,99	6,839	132,727
HIGHLANDS INS CO	12/9/1957	6/26/1967	03,04,06,07	649	(684,799)
HIGHMARK CASUALTY INS CO	6/22/1977	10/14/1997	05	0	0
HOMELAND CENTRAL INS CO	9/22/1919	5/23/1940	03,04,06,07	(261)	(517,204)

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HOMESITE INS CO	1/31/1985	9/12/1988	02,03,04,05,07	0	0
HORACE MANN INS CO	8/28/1963	12/16/1978	03,05,04,07,99	953,735	469,552
HORACE MANN PROPERTY & CASUALTY INS CO	3/25/1965	5/26/1988	03,05	185,121	153,249
HOUSTON GENERAL INS CO	12/19/1980	7/30/1982	03,04,05,07	0	(40,699)
HUDSON INS CO	1/16/1918	10/15/1991	03,04,06,07	372,205	43,844
IDAHO COUNTIES RISK MANAGEMENT PROGRAM, UNDERWRITERS	11/29/1985	2/1/1986	03,05	16,313,750	4,844,918
IDAHO STATE INS FUND	12/31/1917	1/1/1918	10	124,721,376	108,802,365
ILLINOIS NATIONAL INS CO.	10/5/1933	6/12/1992	03,04,06,07	121,801	(28,317)
IMPERIAL CASUALTY AND INDEMNITY CO	12/6/1954	1/3/1957	02,03,04,05,07	0	0
INDEMNITY CO OF CALIFORNIA	10/5/1967	7/14/1995	07	26,654	2,823
INDEMNITY INS CO OF NORTH AMERICA	9/26/1977	12/27/1984	03,04,06,07	550,359	609,801
INDEPENDENCE AMERICAN INS CO	2/26/1973	5/8/2001	02,03,05	0	0
INDIANA LUMBERMENS MUTUAL INS CO	3/19/1897	10/24/1980	03,04,06,07	321	37,166
INDUSTRIAL UNDERWRITERS INS CO	3/14/1961	10/6/1972	02,03,04,06,07	0	(1,648)
INFINITY INS CO	9/28/1978	11/17/1981	03,04,05,07	418	(679)
INFINITY SELECT INS CO	6/11/1991	5/25/1999	03,05	0	0
INS CO OF NORTH AMERICA	4/14/1794	4/30/1901	02,03,04,06,07,99	799,808	546,309
INS CO OF THE STATE OF PENNSYLVANIA (THE)	4/18/1794	4/13/1918	02,03,04,06,07,99	1,891,613	1,832,614
INS CO OF THE WEST	3/1/1972	8/16/1988	03,04,06,07	786,974	795,491
INS CORP OF HANNOVER	7/20/1979	10/4/1982	02,03,04,06,07	713,095	229,299
INS CORP OF NEW YORK	6/3/1968	8/28/1959	02,03,04,05,07	0	0
INTEGON INDEMNITY CORP	12/16/1946	9/28/1979	03,04,05,07	0	0
INTEGON NATIONAL INS CO	1/4/1988	12/31/1988	03,04,05,07	0	0
INTERNATIONAL BUSINESS & MERCANTILE REASSURANCE CO.	9/7/1960	11/16/1962	02,03,04,06,07	324	(264,999)
INTERNATIONAL FIDELITY INS CO	12/18/1904	9/19/1975	07	116,808	(70,331)
INTERSTATE INDEMNITY CO	10/31/1961	10/5/1982	03,04,05	1,420,092	161,546
JEFFERSON INS CO	3/15/1950	11/13/1956	03,04,05	72,009	(86,225)
JEWELERS MUTUAL INS CO	3/12/1913	7/28/1972	03,04,05,07	222,641	10,514
KANSAS BANKERS SURETY CO (THE)	4/29/1909	12/20/1994	05,07	7,523	2,000
KANSAS CITY FIRE AND MARINE INS CO	7/1/1929	9/26/1950	03,04,06,07	0	0
KEMPER CASUALTY INS CO	11/17/1970	11/3/1975	02,03,04,06,07	65,485	(79,024)
KEMPER EMPLOYERS INS CO	7/21/1986	12/17/1987	02,03,04,05,07	0	0
K-M INS CO	2/23/1989	1/26/1996	03,04,05,07	771	0
LANCER INS CO	4/27/1945	11/13/1956	03,04,06,07	297,666	210,558
LANDCAR CASUALTY CO	10/3/1989	5/2/1997	05	35,355	968
LAURIER INDEMNITY CO	10/21/1988	10/16/1995	02,06,07	460	0
LEADER INS CO	3/20/1963	5/5/1972	04,05	0	0
LEGION INS CO	7/23/1925	5/25/1954	02,03,04,06,07	N/A	
LIBERTY INS CORP	12/16/1988	12/15/1988	03,04,06	472,172	239,026
LIBERTY INS UNDERWRITERS INC.	3/8/1811	4/1/1973	03,04,06,07	58,463	(83,570)
LIBERTY MUTUAL FIRE INS CO	10/31/1908	4/1/1936	03,04,06,07	13,822,962	7,824,547

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LIBERTY MUTUAL INS CO	1/1/1912	8/28/1935	02,03,04,06,07	2,786,600	1,959,134
LIBERTY NORTHWEST INS CORP	1/21/1983	10/28/1983	02,03,04,06,07	28,579,876	26,273,190
LINCOLN GENERAL INS CO	3/17/1977	12/3/1991	03,04,05,07	1,502,451	327,743
LM INS CORP	6/16/1989	5/23/1991	02,03,04,06,07	22,408	46,218
LUMBERMENS MUTUAL CASUALTY CO	11/18/1912	9/18/1928	02,03,04,06,07	5,294,141	448,832
LUMBERMEN'S UNDERWRITING ALLIANCE	1/10/1905	4/1/1913	03,04,06,07	986,174	124,663
LYNDON PROPERTY INS CO	5/30/1978	9/19/1979	03,04,05,07	144,228	184,254
MAJESTIC INS CO	3/17/1980	10/1/1999	06	0	0
MANUFACTURERS ALLIANCE INS CO	1/11/1979	5/1/2002	02,03,04,06,07	0	0
MAPFRE REINS CO	2/21/1985	1/16/1992	03,04,05,07	0	0
MARKEL AMERICAN INS CO	10/15/1986	11/26/1991	03,04,05,07	506,999	166,845
MARKEL INS CO	11/26/1980	11/1/1984	02,03,04,06,07	724,967	327,923
MARTINGALE NATIONAL INS CO	1/7/1994	7/8/1996	03,04,05	0	0
MARYLAND CASUALTY CO	2/9/1898	6/16/1904	02,03,04,06,07	2,090,271	1,157,739
MARYLAND INS CO	3/9/1961	7/24/1996	03,04,06,07	0	0
MBIA INS CORP	3/23/1967	6/9/1972	07	142,000	0
MBIA INS CORP. OF ILLINOIS	12/28/1959	2/3/1972	03,05,07	0	0
MEDICAL ASSURANCE CO, INC. (THE)	10/1/1976	6/19/1996	02,05	0	0
MEDICAL INS EXCHANGE OF CALIFORNIA	7/11/1975	9/1/1976	02,05	5,801,063	1,926,928
MEDICAL PROTECTIVE CO	12/2/1909	12/6/1994	05	146,928	38,500
MEDMARC CASUALTY INS CO	7/26/1950	12/31/1979	03,04,05,07	679,684	152,025
MENDOTA INS CO	5/1/1989	3/31/1995	03,04,05	0	0
MERASTAR INS CO	8/14/1974	8/18/1981	03,04,05	69,013	75,391
MERCHANTS BONDING CO (MUTUAL)	1/1/1933	6/16/1988	05,07	161,454	(53,269)
MERITPLAN INS CO	12/10/1952	11/12/1982	03,04,05,07	0	0
METROPOLITAN CASUALTY INS CO	10/7/1981	1/9/1986	03,04,05	0	0
METROPOLITAN DIRECT PROPERTY AND CASUALTY INS CO	5/24/1949	5/2/1968	02,03,04,05,07	0	0
METROPOLITAN GENERAL INS CO	6/30/1980	1/9/1986	03,04,05	1,424,487	882,909
METROPOLITAN GROUP PROPERTY AND CASUALTY INS CO	12/10/1976	10/7/1980	03,05,07	1,300,362	591,905
METROPOLITAN PROPERTY AND CASUALTY INS CO	8/31/1972	4/16/1973	02,03,04,05,07	3,584,106	2,675,008
MGA INS CO, INC.	5/22/1981	5/16/1988	03,04,05,07	0	0
MGIC ASSURANCE CORP	9/27/1937	10/17/1988	05,07	0	0
MGIC INDEMNITY CORP	11/15/1956	1/3/2001	09	2,016	(8,135)
MIC GENERAL INS CORP	8/14/1980	7/13/1982	02,03,04,05,07	0	0
MIC PROPERTY AND CASUALTY INS CORP	4/30/1980	7/13/1982	03,04,06,07	145,676	(44,155)
MICHIGAN MILLERS MUTUAL INS CO	10/1/1881	4/1/1914	03,05,04,07,99	0	0
MID-CENTURY INS CO	12/3/1949	12/21/1954	02,03,04,06,07	20,620,317	11,327,237
MID-STATE SURETY CORP	1/23/1990	10/1/1999	07	0	(336)
MIDWEST EMPLOYERS CASUALTY CO	3/21/1986	9/25/1989	06,07	69,984	(4,236)
MILBANK INS CO	10/21/1982	12/1/1982	03,04,05,07	997	(153)
MILLERS INS CO (THE)	3/1/1898	11/30/1970	03,04,05,07	N/A	

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MILWAUKEE SAFEGUARD INS CO	1/25/1982	3/21/1991	03,04,05	0	(1,168)
MITSUI MARINE AND FIRE INS CO OF AMERICA	1/28/1988	12/31/1988	03,04,05,07	0	0
MOBILE USA INS CO	2/22/1989	6/25/1996	03,04,05	0	0
MODERN SERVICE INS CO	2/6/1968	10/22/1974	03,04,05,07	(3,983)	(8,424)
MONTGOMERY WARD INS CO	6/4/1974	1/16/1984	02,03,04,05,07	0	0
MONUMENTAL GENERAL CASUALTY CO	2/19/1936	9/15/1987	03,04,05	79,190	54,816
MORTGAGE GUARANTY INS CORP	2/20/1979	12/26/1979	09	6,279,850	5,368,078
MOTORS INS CORP	10/3/1939	3/2/1940	03,05,04,07,99	107,768	20,409
MUTUAL OF ENUMCLAW INS CO	2/17/1898	6/19/1952	03,04,05,07	38,342,260	28,585,752
MUTUAL PROTECTIVE INS CO	4/26/1930	9/5/1962	02	2,673,272	772,460
MUTUAL SERVICE CASUALTY INS CO	8/1/1919	10/22/1974	03,04,06,07	(19,624)	(151,364)
NATIONAL ALLIANCE INS CO	7/20/1972	12/24/1986	03,04,05,07	581,042	369,736
NATIONAL AMERICAN INS CO	4/11/1919	12/23/1969	03,04,06,07	8,522	(3,686)
NATIONAL AMERICAN INS CO OF CALIFORNIA	10/10/1966	6/16/1987	03,04,06	213,183	266,549
NATIONAL CASUALTY CO	12/19/1904	6/24/1908	02,03,04,05,07	2,728,108	1,636,839
NATIONAL CONTINENTAL INS CO	12/24/1897	12/23/1958	03,04,05	0	13,486
NATIONAL FARMERS UNION PROPERTY AND CASUALTY CO	12/5/1984	10/27/1986	02,03,04,06,07	6,617	237,984
NATIONAL FARMERS UNION STANDARD INS CO	5/17/1968	11/26/1968	02,03,04,06,07	248,418	98,299
NATIONAL FIRE AND INDEMNITY EXCHANGE	1/19/1915	11/29/1985	03,04,05	4,269	(49)
NATIONAL FIRE INS CO OF HARTFORD	6/4/1869	5/1/1893	02,03,04,06,07	452,740	677,543
NATIONAL GENERAL ASSURANCE CO	6/2/1983	1/2/1996	04,05	1,952,162	1,041,773
NATIONAL GENERAL INS CO	11/2/1966	8/18/1969	03,05	1,723,035	686,312
NATIONAL INDEMNITY CO	4/26/1940	5/17/1949	02,03,04,06,07,99	842,053	574,460
NATIONAL INS ASSOCIATION	11/15/1972	4/8/1988	05	0	0
NATIONAL INS CO OF WISCONSIN, INC.	7/30/1895	3/22/1996	02	0	0
NATIONAL INS UNDERWRITERS	1/18/1945	9/14/1959	05	0	0
NATIONAL INTERSTATE INS CO	2/10/1989	10/27/1992	03,04,06	321,896	(253,984)
NATIONAL LIABILITY & FIRE INS CO	4/23/1957	1/23/1990	03,04,06,07	63,166	2,853
NATIONAL MERIT INS CO	6/18/1980	12/8/1999	03,04,05,07	82,538	93,601
NATIONAL REINS CORP	7/31/1973	8/31/1977	02,03,04,05,07	0	0
NATIONAL STANDARD INS CO	3/15/1947	7/24/1996	03,04,06,07	0	0
NATIONAL SURETY CORP	9/3/1970	5/5/1972	02,03,04,06,07	1,177,563	1,024,109
NATIONAL UNION FIRE INS CO OF PITTSBURGH, PA	2/14/1901	5/5/1904	02,03,04,06,07	9,263,884	8,063,217
NATIONWIDE AFFINITY INS CO OF AMERICA	5/19/1924	10/3/1946	02,03,04,06,07	0	0
NATIONWIDE AGRIBUSINESS INS CO	12/10/1973	10/23/1990	03,04,06,07	503,128	185,805
NATIONWIDE ASSURANCE CO	2/14/1942	10/24/1955	05,99	3,211	40,681
NATIONWIDE GENERAL INS CO	8/22/1957	10/1/1997	03,05	0	0
NATIONWIDE INS CO OF AMERICA	6/30/1960	4/1/1961	03,04,05	0	0
NATIONWIDE MUTUAL FIRE INS CO	12/27/1933	10/11/1955	03,04,06,07	2,999,125	1,594,032
NATIONWIDE MUTUAL INS CO	12/16/1925	10/11/1955	03,04,06,07	12,838,780	7,300,974
NATIONWIDE PROPERTY AND CASUALTY INS CO	11/9/1979	12/30/1987	03,04,06,07	287,456	156,974

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NAVIGATORS INS CO	7/16/1981	3/7/1994	03,04,05,07	136,012	8,668
NCMIC INS CO	1/1/1946	4/7/1977	03,04,05,07	271,254	112,880
NETHERLANDS INS CO (THE)	12/12/1978	12/9/1980	03,04,05,07	0	0
NEW ENGLAND INS CO	8/25/1989	7/1/1990	03,04,05,07	0	(715)
NEW ENGLAND REINS CORP	12/28/1981	6/7/1983	03,04,06,07	0	0
NEW HAMPSHIRE INDEMNITY CO, INC.	12/19/1951	10/16/1981	03,04,06	0	0
NEW HAMPSHIRE INS CO	7/1/1869	12/15/1919	02,03,04,06,07	226,503	(115,175)
NEW YORK MARINE AND GENERAL INS CO	3/22/1972	12/30/1987	03,04,05,07	20,993	(526,465)
NEWARK INS CO	11/4/1811	6/11/1912	03,04,05,07	0	0
NIAGARA FIRE INS CO	7/31/1850	12/31/1977	02,03,04,05,07	8,836,371	5,894,411
NICHIDO FIRE & MARINE INS CO, LTD (U.S. BRANCH)	1/25/1914	12/1/1977	03,04,05,07	0	0
NORCAL MUTUAL INS CO	9/18/1975	8/28/1995	03,05	0	0
NORTH AMERICAN ELITE INS CO	12/28/1987	10/19/2001	02,03,04,06,07	0	0
NORTH AMERICAN SPECIALTY INS CO	11/23/1973	10/23/1984	02,03,04,06,07	896,399	1,820,433
NORTH PACIFIC INS CO	6/26/1958	6/29/1964	03,04,05,07	10,477,559	5,874,130
NORTH RIVER INS CO (THE)	6/6/1972	9/30/1972	02,03,04,06,07	37,159	34,444
NORTH STAR REINS CORP	8/3/1956	11/24/1981	02,03,04,05,07	0	0
NORTHBROOK INDEMNITY CO	12/20/1978	8/12/1981	02,03,04,06,07	24,028	5,559
NORTHBROOK PROPERTY AND CASUALTY INS CO	12/30/1931	5/9/1947	02,03,04,06,07	(339)	66,001
NORTHERN ASSURANCE CO OF AMERICA (THE)	8/21/1987	12/31/1989	02,03,04,06,07	175,887	(133,849)
NORTHERN INS CO OF NEW YORK	10/22/1897	11/9/1934	03,04,06,07	1,451,009	673,843
NORTHLAND CASUALTY CO	5/18/1959	11/15/1959	03,04,05,07	138,654	24,713
NORTHLAND INS CO	1/16/1948	6/15/1960	03,04,05,07	6,391,249	4,087,270
NORTHWEST DENTISTS INS CO	5/5/1989	12/4/1995	03,04,05,07	7,822	(375)
NORTHWEST PHYSICIANS MUTUAL INS CO	12/30/1982	11/2/1994	03,05	2,162,076	1,527,283
NORTHWESTERN NATIONAL CASUALTY CO	12/31/1964	9/29/1966	03,04,06,07	(131,019)	(15,927)
NOVA CASUALTY CO	9/13/1979	4/15/1988	03,05	675,992	880,135
OCCIDENTAL FIRE & CASUALTY CO OF NORTH CAROLINA	10/31/1961	5/29/1962	02,03,04,06,07	9,884	0
ODYSSEY AMERICA REINS CORP	9/10/1986	11/6/1987	03,04,06,07	0	(37,500)
ODYSSEY REINS CORP	5/15/1974	9/4/1991	03,04,05,07	0	0
OHIC INS CO	2/9/1978	8/6/1982	02,03,04,05,07	0	(159,294)
OHIO CASUALTY INS CO (THE)	11/6/1919	9/20/1947	02,03,04,06,07	1,366,790	678,788
OHIO INDEMNITY CO	2/11/1956	10/20/1986	04,05,07	21,899	23,734
OHIO SECURITY INS CO	11/1/1950	9/23/1970	03,04,06,07	316	14
OLD REPUBLIC INS CO	4/11/1935	1/15/1955	02,03,04,06,07,99	2,394,625	1,220,892
OLD REPUBLIC MINNEHOMA INS CO	7/26/1977	11/14/1977	02,03,04,05,07,99	1,680	40
OLD REPUBLIC SURETY CO	12/28/1981	5/16/1990	07	109,254	1
OLD UNITED CASUALTY CO	11/15/1988	12/29/1992	02,03,05	3,355	(17)
OMAHA PROPERTY AND CASUALTY INS CO	8/29/1978	10/28/1981	02,03,04,05,07,99	539,850	240,351
ONEBEACON AMERICA INS CO	2/17/1971	3/31/1971	02,03,04,06,07	1,927,241	2,516,220
ONEBEACON INS CO	6/1/1956	9/14/1956	03,04,06,07	1,399,501	(829,820)

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OREGON AUTOMOBILE INS CO	12/28/1925	5/22/1963	03,04,05,07	452,757	139,213
OREGON MUTUAL INS CO	12/29/1894	10/28/1925	03,04,05,07	13,677,655	7,407,121
ORION INS CO	4/26/1979	9/12/1988	02,03,04,06,07	0	0
OVERSEAS PARTNERS US REINS CO	10/14/1993	7/16/1996	02,03,04,06,07	0	0
PACIFIC EMPLOYERS INS CO	7/17/1923	12/1/1942	02,03,04,06,07	1,464,056	858,295
PACIFIC INDEMNITY CO	1/16/1926	11/24/1927	02,03,04,06,07	374,623	(9,496)
PACIFIC PIONEER INS CO	8/21/1978	5/27/1981	03,04,05,07	0	0
PACIFIC SPECIALTY INS CO	4/18/1988	4/1/1997	03,04,05	14,616	2,493
PARTNERRE INS CO OF NEW YORK	3/10/1875	6/15/1989	03,04,05,07	0	0
PATHFINDER INS CO	6/19/1986	6/29/1987	05	22,167	9,002
PEAK PROPERTY AND CASUALTY INS CORP	8/16/1985	3/16/1988	03,04,05	0	0
PEERLESS INS CO	3/7/1901	8/21/1943	03,04,05,07	950	0
PENN-AMERICA INS CO	12/23/1975	1/8/1996	03,04,05	72,275	57,458
PENNSYLVANIA CASUALTY CO	12/17/1925	10/3/1946	02,03,04,06,07	N/A	
PENNSYLVANIA MANUFACTURERS' ASSOCIATION INS CO	7/6/1964	7/14/1977	03,04,06,07	20,178	14,855
PENNSYLVANIA MANUFACTURERS INDEMNITY CO	7/6/1982	5/1/2002	02,03,04,06,07	0	0
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INS CO	1/6/1919	9/3/1974	02,03,04,06,07	0	0
PERMANENT GENERAL ASSURANCE CORP	10/23/1978	12/20/1991	03,04,05,07	0	0
PETROLEUM CASUALTY CO	10/8/1925	9/30/1969	03,04,06	0	0
PHARMACISTS MUTUAL INS CO	10/16/1909	12/21/2001	03,04,05,07	4,924	590
PHILADELPHIA INDEMNITY INS CO	2/10/1927	8/2/1989	02,03,04,05,07	1,406,911	422,671
PHOENIX ASSURANCE CO OF NEW YORK	6/16/1977	12/31/1977	02,03,04,06,07	23,426	801
PHOENIX INDEMNITY INS CO	6/21/1988	7/24/1992	03,04,05,07	517,761	543,138
PHOENIX INS CO (THE)	6/1/1850	7/1/1880	02,03,04,06,07	577,203	410,160
PHYSICIANS INS A MUTUAL CO	12/22/1981	12/1/1994	03,04,05	208,872	3,456,262
PLANET INDEMNITY CO	1/31/1987	10/10/1996	02,03,04,05,07	0	0
PLATTE RIVER INS CO	1/6/1972	8/13/1981	03,04,06,07	11,512	22,422
PMA CAPITAL INS CO	12/1/1980	12/17/1991	03,04,06,07	0	0
PMI MORTGAGE INS CO	11/10/1972	7/9/1974	09	2,980,183	2,118,166
POTOMAC INS CO OF ILLINOIS	8/26/1981	3/1/1984	03,04,05,07	0	(68,149)
PREFERRED PROFESSIONAL INS CO	6/30/1976	6/14/1988	03,04,06	615,505	114,022
PRODUCERS AGRICULTURE INS CO	3/10/1977	4/6/1989	03,05	593,446	369,384
PROFESSIONALS ADVOCATE INS CO	12/27/1985	3/30/2000	03,05,07	0	0
PROGRESSIVE CASUALTY INS CO	11/17/1956	8/22/1969	03,04,05,07	7,399,485	3,578,409
PROGRESSIVE CLASSIC INS CO	9/30/1983	9/12/1988	03,04,05,07	0	0
PROGRESSIVE HALCYON INS CO	9/29/1986	4/26/1996	03,05	6,315,786	2,780,185
PROGRESSIVE NORTHERN INS CO	8/19/1980	3/19/1987	03,05	4,652,277	2,020,124
PROGRESSIVE NORTHWESTERN INS CO	9/24/1982	9/19/1988	03,04,05,07	14,325,667	6,171,350
PROGRESSIVE PREFERRED INS CO	9/24/1979	3/11/1985	03,04,05	0	0
PROGRESSIVE SPECIALTY INS CO	8/4/1975	11/20/1981	03,05,07	2,752	(1)
PROGRESSIVE WEST INS CO	7/23/1970	9/25/1981	03,04,05,07	0	0

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PROPERTY AND CASUALTY INS CO OF HARTFORD	5/4/1989	10/20/1995	03,04,06,07	2,268,188	1,427,302
PROSELECT NATIONAL INS CO, INC.	3/21/1947	9/25/1953	03,04,05	0	0
PROTECTIVE INS CO	12/21/1954	12/12/1967	02,03,04,06,07	25,707	11,714
PROVIDENCE WASHINGTON INS CO	1/5/1799	6/8/1898	03,04,06,07	177	24,702
PRUDENTIAL COMMERCIAL INS CO	11/17/1978	8/13/1981	02,03,04,05,07	0	0
PRUDENTIAL GENERAL INS CO	11/17/1978	8/13/1981	02,03,04,05,07	140,577	24,607
PRUDENTIAL PROPERTY AND CASUALTY INS CO	1/2/1975	10/20/1975	02,03,04,05,07	5,033,644	4,357,429
PUBLIC SERVICE MUTUAL INS CO	6/24/1925	4/1/1964	03,05	136,785	14,878
PUTNAM REINS CO	9/30/1985	10/9/1979	02,03,04,05,07	0	0
PXRE REINS CO	8/7/1986	4/6/1988	03,04,06,07	0	0
QBE INS CORP	5/22/1980	6/14/1984	02,03,04,05	0	0
QBE REINS CORP	2/25/1964	6/29/1979	03,04,05,07	0	0
RADIAN ASSET ASSURANCE INC.	12/30/1985	9/9/1991	07	0	0
RADIAN GUARANTY INC.	9/23/1976	5/20/1980	09	3,297,209	2,788,193
RAMPART INS CO	9/13/1970	12/22/1992	03,04,06,07	0	(14,000)
RANGER INS CO	8/1/1923	12/31/1980	02,03,04,06,07,99	641,595	374,874
RECIPROCAL OF AMERICA	N/A	2/20/1998	05	0	0
RED SHIELD INS CO.	2/9/1979	8/12/1988	03,04,05,07	777,327	194,636
REDLAND INS CO	12/21/1978	11/29/1985	03,04,06,07	5,602	(46,790)
REDWOOD FIRE & CASUALTY INS CO	1/27/1970	2/10/1983	03,04,06,07	47,450	(114,385)
REGAL INS CO	9/30/1980	2/28/1989	03,04,05,07	0	0
REGENT INS CO	1/22/1963	10/27/1992	03,04,06,07	(13,196)	187,915
REINS CO OF AMERICA, INC.	12/30/1972	3/6/1981	03,04,05	0	0
REPUBLIC INDEMNITY CO OF AMERICA	12/5/1972	4/10/1995	02,03,04,06,07	5,045	72,945
REPUBLIC INDEMNITY CO OF CALIFORNIA	10/13/1982	4/10/1995	02,03,04,06,07	6,551	33,745
REPUBLIC INS CO	4/15/1919	6/30/1980	02,03,04,05,07	0	0
REPUBLIC MORTGAGE INS CO	12/7/1972	11/1/1984	09	2,339,779	690,537
REPUBLIC MORTGAGE INS CO OF NORTH CAROLINA	3/13/1973	11/26/2002	24	0	0
REPUBLIC WESTERN INS CO	2/27/1973	6/29/1981	02,03,04,06,07	1,069,338	526,756
RESIDENTIAL GUARANTY CO	11/2/1994	7/31/1996	09	0	0
RESPONSE INS CO	5/26/1983	12/23/1985	02,03,04,05	0	0
RLI INS CO	6/4/1959	4/20/1972	02,03,04,05,07,99	335,342	(55,886)
ROCKY MOUNTAIN FIRE & CASUALTY CO	4/2/1959	11/5/1959	03,04,05	2,781,171	2,642,438
ROYAL & SUNALLIANCE PERSONAL INS CO	7/25/1991	11/5/1992	03,04,05,07	0	0
ROYAL INDEMNITY CO	9/30/1910	3/31/1980	02,03,04,06,07	2,208,917	1,234,902
ROYAL INS CO OF AMERICA	9/11/1891	12/28/1971	02,03,04,06,07	3,929,159	936,855
RURAL COMMUNITY INS CO	4/19/1980	1/19/1983	03	1,494,995	479,789
SAFECO INS CO OF AMERICA	9/2/1953	9/17/1953	03,04,06,07	46,399,821	22,947,124
SAFECO INS CO OF ILLINOIS	8/29/1980	7/31/1984	03,04,06	(20,025)	293,305
SAFECO INS CO OF INDIANA	3/25/1971	4/5/1972	02,03,04,05,07	0	0
SAFECO NATIONAL INS CO	7/10/1972	1/5/1991	05	0	(66,265)

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SAFEGUARD INS CO	6/28/1867	9/25/1908	02,03,04,05,07	136,471	602,250
SAFETY NATIONAL CASUALTY CORP	11/28/1942	9/15/1987	02,03,04,06,07	308,919	117,602
SAGAMORE INS CO	12/22/1981	2/4/2002	02,03,04,05,07	56,518	2,600
SAN FRANCISCO REINS CO	5/25/1956	1/14/1982	02,03,04,05,07	0	0
SCOR REINS CO	11/8/1984	9/30/1985	02,03,04,06,07	0	0
SCOTTSDALE INDEMNITY CO	11/14/1984	12/29/1992	03,05	11,098	(13,638)
SEA INS CO OF AMERICA (THE)	7/25/1991	11/5/1992	03,04,05,07	0	0
SEABOARD SURETY CO	1/19/1927	4/1/1947	03,04,05,07	251,993	(60,206)
SEATON INS CO	4/6/1901	7/5/1905	02,03,04,06,07	0	11,564
SECURITY INS CO OF HARTFORD	5/18/1841	6/24/1905	02,03,04,06,07,99	3,014,102	1,014,886
SECURITY NATIONAL INS CO	7/7/1924	11/3/1992	03,04,05,07	2,957,672	2,087,683
SELECT INS CO	3/31/1955	8/29/1968	03,04,05,07	23,046	2,820
SELECTIVE INS CO OF NEW YORK	4/30/1914	5/31/1983	03,04,06,07	43,521	934
SENECA INS CO, INC.	3/29/1978	7/1/1978	03,04,06,07	26,643	0
SENTRY INS A MUTUAL CO	12/19/1913	1/7/1927	02,03,04,06,07,99	352,533	5,911
SENTRY SELECT INS CO	8/1/1929	11/3/1982	02,03,04,06,07	5,341,704	2,199,039
SIRIUS AMERICA INS CO	11/18/1977	12/20/1991	02,03,04,06,07	135,470	6,747
SOMPO JAPAN INS CO OF AMERICA	8/9/1962	12/13/1982	03,04,06,07	18,933	(25,111)
SOUTH CAROLINA INS CO	6/10/1910	7/7/1953	03,04,05,07	43,498	7,813
SOUTHERN GENERAL INS CO	7/3/1979	3/16/1988	03,04,05	0	0
SOUTHERN INS CO	12/1/1947	11/15/1960	03,04,05	0	0
SPECIALTY NATIONAL INS CO	3/19/1925	4/1/1940	02,03,04,06,07	1,672,174	633,805
ST. PAUL FIRE AND MARINE INS CO	4/18/1925	5/2/1928	02,03,04,06,07	10,168,622	11,333,228
ST. PAUL GUARDIAN INS CO	4/6/1970	6/9/1972	02,03,04,06,07,99	167,375	670,782
ST. PAUL MEDICAL LIABILITY INS CO	12/10/1982	9/6/1983	03,04,06,07	0	427
ST. PAUL MERCURY INS CO	8/24/1964	11/14/1967	02,03,04,06,07	367,282	(366,255)
STANDARD FIRE INS CO (THE)	7/6/1905	2/14/1912	02,03,04,06,07	1,293,227	668,392
STANDARD GUARANTY INS CO	8/29/1960	12/30/1983	02,03,04,05	(208,674)	19,123
STAR INS CO	8/26/1985	10/7/1988	02,03,04,06,07	137,008	(43,882)
STARNET INS CO	6/11/1998	3/20/2000	02,03,04,05,07	0	0
STATE FARM FIRE & CASUALTY CO	6/12/1935	8/29/1952	03,04,06,07	43,252,758	22,722,074
STATE FARM GENERAL INS CO	4/3/1962	10/24/1962	03,04,05,07	(2,498)	(195,281)
STATE FARM MUTUAL AUTOMOBILE INS CO	3/29/1922	4/1/1929	02,04,05	92,919,758	58,423,752
STATE NATIONAL INS CO, INC.	8/1/1984	12/19/1994	03,04	6,051	2,107
STATEWIDE INS CO	8/7/1979	1/3/1997	03,04,06,07	0	0
STONEBRIDGE CASUALTY INS CO	11/15/1957	7/25/1974	02,03,04,05,07	210,745	12,683
STONEWALL INS CO	2/10/1866	8/28/1962	03,04,05,07	0	0
STONINGTON INS CO	2/2/1938	4/8/1988	03,04,05,07	108,956	16,629
STRATFORD INS CO	12/28/1981	8/22/1988	03,04,05	16,544	1,592
SUBLIMITY INS CO	11/10/1897	1/25/1991	03,05,07	2,108,710	1,368,827
SUECIA INS CO	5/29/1980	6/20/1985	02,03,04,05,07	0	0

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SUMITOMO MARINE & FIRE INS CO OF AMERICA	3/29/2001	9/28/2001	03,04,06,07	12,121	77
SUN SURETY INS CO	4/20/1998	11/1/2001	07	237,213	0
SURETY BONDING CO OF AMERICA	2/27/1992	12/23/1999	05,07	0	0
SWISS REINS AMERICA CORP	7/26/1940	11/18/1960	02,03,04,05,07	0	0
T.H.E. INS CO	4/10/1969	4/23/1996	03,04,06,07	320,743	16,323
TEACHERS INS CO	2/26/1971	4/16/1973	02,03,04,05,07	1,236,389	538,346
TECHNOLOGY INS CO, INC.	6/14/1991	3/4/1996	02,04,05	483,095	268,314
TIG INDEMNITY CO	11/6/1944	7/1/1947	03,04,06,07	8,776	(3,349)
TIG INS CO	3/8/1911	7/6/1932	02,03,04,06,07	1,234,259	388,859
TIG INS CO OF MICHIGAN	6/30/1927	6/2/1992	03,04,05,07	3,654	5,000
TIG INS CO OF TEXAS	6/17/1947	5/25/1954	03,04,05	0	0
TIG INS CORP OF AMERICA	11/17/1965	6/9/1992	03,04,05	0	0
TIG PREMIER INS CO	7/1/1941	2/18/1947	02,03,04,06,07,99	38,025	184,914
TITAN INDEMNITY CO	1/18/1984	4/20/1989	03,04,05,07	0	(74)
TOKIO MARINE AND FIRE INS CO., LTD. (U.S. BRANCH)	8/1/1879	9/12/1979	02,03,04,06,07	129,818	76,384
TOYOTA MOTOR INS CO	9/19/1909	12/10/1952	03,04,05,07	213,057	156,066
TRADERS & GENERAL INS CO	12/12/1980	5/27/1992	03,04,05,07	0	0
TRADERS & PACIFIC INS CO	9/9/1982	7/24/1996	03,04,05,07	0	0
TRANS PACIFIC INS CO	1/21/1982	6/24/1983	03,04,06,07	0	0
TRANSATLANTIC REINS CO	10/29/1952	3/22/1978	02,03,04,06	0	0
TRANSCONTINENTAL INS CO	8/21/1925	8/18/1931	02,03,04,06,07	2,655,019	6,456,011
TRANSGUARD INS CO OF AMERICA, INC.	6/18/1987	1/12/1998	03,04,05,07	464,566	298,383
TRANSPORT INS CO	5/25/1976	12/21/1976	03,04,06,07	0	(716)
TRANSPORTATION INS CO	2/11/1938	7/10/1951	02,03,04,06,07	3,787,830	988,901
TRAVCO INS CO	7/24/1991	10/10/1995	03,04,05	0	0
TRAVELERS CASUALTY AND SURETY CO	5/18/1883	1/1/1965	02,03,04,06,07	204,364	(2,063,319)
TRAVELERS CASUALTY AND SURETY CO OF AMERICA	7/18/1974	8/16/1988	02,03,04,06,07	3,360,546	(16,868)
TRAVELERS CASUALTY AND SURETY CO OF ILLINOIS	8/12/1971	4/12/1978	02,03,04,06,07	0	(243,121)
TRAVELERS CASUALTY CO OF CONNECTICUT	1/3/1990	2/11/1991	03,04,06,07	0	(4,477)
TRAVELERS COMMERCIAL CASUALTY CO	5/20/1981	12/17/1984	02,03,04,06,07	0	0
TRAVELERS COMMERCIAL INS CO	1/3/1990	2/11/1991	03,04,06,07	0	(206)
TRAVELERS HOME AND MARINE INS CO, THE	7/24/1991	10/10/1995	03,04,05	0	0
TRAVELERS INDEMNITY CO (THE)	3/25/1903	8/11/1923	02,03,04,06,07,99	4,953,959	4,013,714
TRAVELERS INDEMNITY CO OF AMERICA (THE)	1/1/1946	5/13/1968	03,04,06,07	1,951,341	1,335,597
TRAVELERS INDEMNITY CO OF CONNECTICUT (THE)	5/1/1859	12/28/1966	02,03,04,06,07	1,914,734	594,983
TRAVELERS INDEMNITY CO OF ILLINOIS (THE)	7/29/1971	4/1/1973	03,04,06,07	(1,329,741)	3,327,089
TRAVELERS INS CO	3/25/1903	8/11/1923	02,03,04,06,07,99	39,373	(108,029)
TRAVELERS PROPERTY CASUALTY INS CO	1/3/1990	3/21/1991	03,04,05	0	0
TRENWICK AMERICA REINS CORP	8/24/1984	1/1/1985	03,04,06,07	0	0
TRIAD GUARANTY INS CORP	7/30/1987	1/17/1992	09	41,497	(4,015)
TRINITY UNIVERSAL INS CO	1/26/1926	4/10/1941	03,04,06,07	1,100,863	1,695,690

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TRINITY UNIVERSAL INS CO OF KANSAS, INC.	1/10/1972	8/13/1992	03,04,05,07	4,000,138	2,467,025
TRITON INS CO	3/25/1982	12/23/1985	02,03,04,05,07,99	464,318	801,714
TRUCK INS EXCHANGE	2/19/1935	4/1/1935	02,03,04,06,07	7,479,031	4,456,627
TRUMBULL INS CO	10/10/1986	11/8/1995	03,04,06,07	182,097	71,863
TWIN CITY FIRE INS CO	3/30/1987	7/1/1987	02,03,04,06,07	3,611,162	926,660
TWIN FALLS MUTUAL INS CO	6/1/1911	6/1/1911	03,05	2,468,052	2,373,260
U.S. AEGIS ENERGY INS CO	1/14/1972	10/30/1981	03,04,05,07	0	0
U.S. SPECIALTY INS CO	10/28/1986	4/15/1988	02,03,04,06,07	802,931	131,141
ULICO CASUALTY CO	5/2/1979	6/4/1981	02,03,04,06,07	8,665	(265)
UNDERWRITER FOR THE PROFESSIONS INS CO	9/5/1989	6/14/2001	05	0	0
UNDERWRITERS INDEMNITY CO	3/20/1984	9/24/1999	02,03,04,05,07	0	(50)
UNDERWRITERS REINS CO	6/16/1977	5/7/1980	02,03,04,05,07	0	0
UNIGARD INDEMNITY CO	11/8/1972	5/31/1991	03,04,06,07	2,513,997	2,869,441
UNIGARD INS CO	9/19/1960	12/23/1960	02,03,04,06,07	14,276,028	7,890,333
UNION INS CO	9/1/1886	7/13/1982	03,04,05,07	0	0
UNIONE ITALIANA REINS CO OF AMERICA, INC.	8/24/1978	12/8/1983	03,04,05,07	0	0
UNITED FINANCIAL CASUALTY CO	6/13/1984	6/27/1995	03,04,05	94,835	24,305
UNITED FIRE & CASUALTY CO	1/2/1946	10/29/1980	03,04,05,07	3,193,532	1,802,593
UNITED GUARANTY CREDIT INS CO	6/19/1981	8/6/1982	05	0	0
UNITED GUARANTY MORTGAGE INDEMNITY CO	6/12/1972	9/25/1981	09	0	0
UNITED GUARANTY RESIDENTIAL INS CO	11/27/1963	11/9/1964	09	2,712,049	1,369,975
UNITED GUARANTY RESIDENTIAL INS CO OF NORTH CAROLINA	4/5/1963	5/14/1980	05	0	0
UNITED HERITAGE PROPERTY & CASUALTY CO	4/1/1908	4/21/1908	03,05	5,116,081	2,131,843
UNITED NATIONAL SPECIALTY INS CO	2/2/1961	4/24/2001	02,03,04,06,07	0	0
UNITED SERVICES AUTOMOBILE ASSOCIATION	6/20/1922	10/31/1962	03,04,05	13,901,687	7,798,538
UNITED STATES FIDELITY AND GUARANTY CO	3/19/1896	6/20/1899	02,03,04,06,07	1,263,818	(118,056)
UNITED STATES FIRE INS CO	4/1/1824	10/19/1916	02,03,04,06,07	644,199	(56,436)
UNITED STATES LIABILITY INS CO	4/12/1867	2/5/1965	03,04,05	435,860	153,553
UNITED WISCONSIN INS CO	9/11/1957	4/16/1991	02,06	231	8
UNIVERSAL SURETY CO	5/1/1947	6/4/1981	07	0	0
UNIVERSAL SURETY OF AMERICA	4/14/1984	5/13/1997	05,07	8,854	10,561
UNIVERSAL UNDERWRITERS INS CO	1/25/1982	11/30/1982	02,03,04,06,07,99	3,271,094	1,951,030
USAA CASUALTY INS CO	7/16/1990	12/31/1990	03,04,05	8,795,105	5,425,165
USAA GENERAL INDEMNITY CO	6/23/1972	12/24/1974	03,04,05	909,122	349,407
UTAH MEDICAL INS ASSOCIATION	11/22/1978	1/3/1991	05	110,010	(22,147)
UTICA MUTUAL INS CO	2/13/1914	12/29/1959	03,04,06,07	184,488	(4,427)
VALIANT INS CO	6/1/1973	11/26/1974	03,04,06,07	755,853	212,291
VALLEY FORGE INS CO	4/28/1944	9/2/1957	02,03,04,06,07	443,354	31,774
VALLEY INS CO	11/10/1982	10/21/1991	03,04,05,07	3,978,230	3,468,821
VANLINER INS CO	4/16/1953	9/24/1968	03,04,06	318,775	101,648
VEREX ASSURANCE, INC.	8/11/1961	8/16/1962	09	1,663	0

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VESTA INS CORP	7/7/1983	5/31/1991	03,04,05	0	0
VICTORIA FIRE & CASUALTY CO	7/11/1983	7/1/1996	03,05	0	0
VIGILANT INS CO	7/17/1939	9/9/1953	02,03,04,06,07	3,670,415	571,807
VIKING INS CO OF WISCONSIN	8/10/1971	10/11/1977	02,05	1,115,060	684,542
VILLANOVA INS CO	3/15/1929	2/7/1941	06,07	N/A	
VISION SERVICE PLAN INS CO	6/1/1987	11/15/1991	02	0	0
VOYAGER PROPERTY AND CASUALTY INS CO	3/9/1978	10/23/1995	03,04,05	1,080,443	196,278
WARNER INS CO	6/28/1985	11/28/1986	03,04,05,07	0	0
WASATCH CREST INS CO	9/30/1886	11/11/1895	03,04,05	0	0
WASATCH CREST MUTUAL INS CO	9/30/1976	7/19/1996	02,03,04,06	333,368	145,284
WASHINGTON CASUALTY CO	6/21/1990	12/19/1994	03,04,05	1,344,527	3,049,391
WASHINGTON INTERNATIONAL INS CO	2/2/1976	1/17/1991	04,07	24,164	7,875
WAUSAU BUSINESS INS CO	12/27/1907	11/2/1992	03,04,06,07	427,875	85,460
WAUSAU UNDERWRITERS INS CO	9/27/1979	12/31/1979	02,03,04,06,07	574,317	391,711
WESCO INS CO	12/12/1962	8/16/1988	02,03,04,05	376,352	51,545
WEST AMERICAN INS CO	9/6/1991	1/18/1996	03,04,06,07	1,931,582	812,310
WESTCHESTER FIRE INS CO	3/14/1837	5/13/1901	02,03,04,06,07	2,238,496	1,115,333
WESTERN AGRICULTURAL INS CO	10/15/1971	8/22/1980	02,03,04,05,07	0	0
WESTERN COMMUNITY INS CO	4/4/1980	8/18/1980	02,03,04,06,07	19,500,360	10,322,171
WESTERN CONTINENTAL INS CO	9/9/1970	9/25/1981	03,04,06,07	0	(150)
WESTERN DIVERSIFIED CASUALTY INS CO	7/23/1969	12/15/1969	03,04,05,07	(39,972)	456,442
WESTERN NATIONAL ASSURANCE CO	6/28/1957	10/15/1957	02,03,04,06,07	0	0
WESTERN PROFESSIONAL INS CO	5/8/1998	6/15/2001	03,04,05	15,322	0
WESTERN PROTECTORS INS CO	5/27/1987	12/6/1994	03,05	1,214,745	734,986
WESTERN SURETY CO	7/16/1900	8/27/1958	05,07	917,260	104,299
WESTERN UNITED INS CO	6/23/1987	8/7/2002	03,05	0	0
WESTFIELD INS CO	7/12/1929	4/24/1969	03,04,05,07	4,822	546
WESTPORT INS CORP	7/1/1977	12/12/1977	02,03,04,06,07,99	1,807,440	1,191,770
WILLIAMSBURG NATIONAL INS CO	9/18/1986	5/1/1998	03,04,06,07	0	0
WILSHIRE INS CO	9/6/1985	7/7/1987	02,03,04,05,07	2,066,274	1,200,019
WINDSOR INS CO	8/4/1949	2/28/1989	03,04,05	0	0
WINTERTHUR INTERNATIONAL AMERICA INS CO	11/10/1945	10/21/1966	02,03,04,06,07	(82,181)	(13,583)
WORKERS COMPENSATION EXCHANGE	8/1/1918	1/1/1919	06	4,986,878	3,870,694
WORKMEN'S AUTO INS CO	8/1/1949	6/10/1981	03,05,07	1,462,873	801,028
WORLDWIDE INS CO	9/27/1979	12/31/1979	02,03,04,05,07	35,284	9,397
XL CAPITAL ASSURANCE INC.	7/25/1991	11/5/1992	07	0	0
XL REINS AMERICA INC.	5/6/1929	7/25/1938	03,04,05,07	0	0
XL SPECIALTY INS CO	11/14/1979	10/19/1995	03,04,06,07	1,016,284	198,982
YORK INS CO	8/3/1955	5/14/1973	03,04,05	111,632	124,725
YOSEMITE INS CO	1/16/1964	1/10/1967	03,04,05,07	376,963	55,711
ZENITH INS CO	3/2/1949	6/1/1983	03,04,06,07	437,619	626,687

Idaho Business
Property and Casualty Insurers - Active 12/31/02

COMPANY NAME	INCORPORATION DATE	LICENSED DATE	LINES OF BUSINESS	IDAHO PREMIUMS WRITTEN	LOSSES INCURRED
ZURICH AMERICAN INS CO	6/3/1998	12/31/1998	02,03,04,06,07	9,312,466	4,579,585
ZURICH AMERICAN INS CO OF ILLINOIS	10/11/1973	6/27/1985	03,04,06,07	827	(31,571)

Lines of Business Key

- 01 - LIFE
- 02 - DISABILITY (EXCLUDING MANAGED CARE)
- 03 - PROPERTY
- 04 - MARINE & TRANSPORTATION
- 05 - CASUALTY (EXCLUDING WORKERS' COMPENSATION)
- 06 - CASUALTY (INCLUDING WORKERS' COMPENSATION)
- 07 - SURETY
- 08 - TITLE
- 09 - MORTGAGE GUARANTY
- 10 - WORKERS' COMPENSATION ONLY
- 21 - VARIABLE
- 23 - DISABILITY (INCLUDING MANAGED CARE)
- 24 - MANAGED CARE ONLY
- 99 - OTHER



Dirk Kempthorne
Governor

Mary L. Hartung
Director